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Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

	ntify your case:	MAR 2 = 2016
United States Bankruptcy Cour	t for the:	
Northern District of Illinois		JEFFREY P. ALLSTEADT, CLERK
Case number (if known):	Chapter you are filing under: M Chapter 7 Chapter 11	DEPUTY CLERK - CS
	Chapter 12 Chapter 13	Check if this is an amended filing
Official Form 101		
Voluntary Pet	ition for Individuals Fili	ng for Bankruptcy 12/1
the answer would be yes if eith Debtor 2 to distinguish between same person must be Debtor 1 Be as complete and accurate as information. If more space is no (if known). Answer every question	er debtor owns a car. When information is needed abon them. In joint cases, one of the spouses must report in all of the forms. In spossible, if two married people are filing together, be beded, attach a separate sheet to this form. On the top	debtors. For example, if a form asks, "Do you own a car, out the spouses separately, the form uses <i>Debtor 1</i> and information as <i>Debtor 1</i> and the other as <i>Debtor 2</i> . The oth are equally responsible for supplying correct of any additional pages, write your name and case num
Part 1: Identify Yourself	About Debtor 1:	
. Your full name	About Deptor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Write the name that is on your	* A2: 1 II	
government-issued picture identification (for example,	Michelle First name	
		First name
your driver's license or	Lynn	First name
	Lynn Middle name	First name Middle name
your driver's license or passport). Bring your picture	Lynn	Middle name
your driver's license or passport).	Lynn ^{Middle name} Calliger	Middle name Last name
your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Lynn Middle name Calliger Last name	Middle name
your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Lynn Middle name Calliger Last name	Middle name Last name
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III)	Middle name Last name Suffix (Sr., Jr., II, III)
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III) MARKANAMAN AND AND AND AND AND AND AND AND AND A	Middle name Last name Suffix (Sr., Jr., II, III)
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III) First name Middle name	Middle name Suffix (Sr., Jr., II, III) First name Middle name
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III) First name Middle name Last name	Middle name Suffix (Sr., Jr., II, III) First name Middle name Last name
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III) First name Middle name Last name	Middle name Suffix (Sr., Jr., II, III) First name Middle name Last name
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names.	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Middle name	Middle name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Middle name
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Middle name	Middle name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Last name Middle name
your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names.	Lynn Middle name Calliger Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Last name Last name	Middle name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Middle name

(ITIN)

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Debtor 1 Michelle Lyn First Name Middle	n Calliger Name Last Name	Case number (if known)
a Distribution contributa (Advient transferration for the contribution construction as an extensive survey survey on a	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years	Business name	Business name
Include trade names and doing business as names	Business name	
	Dusiness name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live	the filled and he filled an employed the filled and	If Debtor 2 lives at a different address:
	3525 Hale Lane	
	Number Street	Number Street

	Island Lake IL 6004 City State ZIP Coo	
	McHenry	
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Cod	e City State ZIP Code
. Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Michelle Ly First Name Midd	nn Calli		Name	11-à	Case number	(if known)	
Part 2: Tell the Court A	hout You	· Rankı	wantay Cana				
To a tile doubt A	DOUL TOU	Danki	uptcy Case				
7. The chapter of the Bankruptcy Code you	Checi for Ba	cone. (F nkruptcy	for a brief description y (Form 2010)). Also,	of each, see No	ntice Required by page 1 and check	11 U.S.C. § 342(b) for Individuals Filing the appropriate box.	
are choosing to file under	_	☑ Chapter 7					
	☐ ci	napter 1	11				
	☐ ci	napter 1	12				
	□ cł	apter 1	3				
8. How you will pay the fe	loc yo sui wit — In Ap • Ire By	local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7.				ally, if you are paying the fee y order. If your attorney is y pay with a credit card or check option, sign and attach the ents (Official Form 103A).	
9. Have you filed for bankruptcy within the last 8 years?	Chi	me ree	e in installments), if Filing Fee Waived	you choose the (Official Form	nis option, you n 103B) and file it	nust fill out the Application to Have the	
					MM / DD / YYYY	Code Harrister	
		District			MM / DD / YYYY	Case number	
		District		When		Case number	
					MM / DD / YYYY		
10 Ara any hankminton	C-2		• • •	•		the state of the s	
10. Are any bankruptcy cases pending or being	✓ No						
filed by a spouse who is not filing this case with	☐ Yes.	Debtor				Relationship to you	
you, or by a business partner, or by an affiliate?		District		When	MM / DD / YYYY	Case number, if known	
		Debtor				Relationship to you	
				When		Case number, if known	
					MM / DD / YYYY		
11. Do you rent your	<u></u>			* .	•		
residence?	☐ No. ☑ Yes.	Go to lin Has you residen	ur landlord obtained a	n eviction judgn	nent against you a	and do you want to stay in your	
		🛭 No.	Go to line 12.				
		Yes this	. Fill out <i>Initial Statem</i> bankruptcy petition.	ent About an E	viction Judgment	Against You (Form 101A) and file it with	
						4 5	

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Debtor 1 Michelle Lyr	n Cal	liger Last Name	Case number (# known)
Part 3: Report About Any	/ Busine	esses You Own as	a Sole Proprietor
12. Are you a sole proprieto of any full- or part-time		o. Go to Part 4.	
business?	☐ Y	es. Name and location	of business
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or		Name of business, if a	ny
LLC.		Number Street	
If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			
is and polition.		City	State ZIP Code
		Check the agameric	to here to do a 1
			te box to describe your business:
		Single Asset Ros	iness (as defined in 11 U.S.C. § 101(27A))
		Stockbroker (se	Il Estate (as defined in 11 U.S.C. § 101(51B))
			defined in 11 U.S.C. § 101(53A))
		None of the above	er (as defined in 11 U.S.C. § 101(6))
	÷	- Notice of the above	e To the transfer of the control of the
3. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	most re any of t	cent balance sheet, sta hese documents do no	11, the court must know whether you are a small business debtor so that it If you indicate that you are a small business debtor, you must attach your stement of operations, cash-flow statement, and federal income tax return or if t exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
For a definition of small		I am not filing under C	
business debtor, see 11 U.S.C. § 101(51D).	☐ No.	I am filing under Chap the Bankruptcy Code.	ter 11, but I am NOT a small business debtor according to the definition in
	☐ Yes.	I am filing under Chapt Bankruptcy Code.	ter 11 and I am a small business debtor according to the definition in the
art 4: Report if You Own o	r Have	Any Hazardous Pro	perty or Any Property That Needs Immediate Attention
. Do you own or have any	Ø No		
property that poses or is		What is the hazard?	
of imminent and		what is the nazard?	
identifiable hazard to public health or safety?			
Or do you own any			
property that needs immediate attention?		If immediate attention	is needed, why is it needed?
For example, do you own			in records, why is a needed?
perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			
		Where is the property?	
			Number Street
			·
			City State ZIP Code

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Debtor 1 V	Michelle Lynn Calliger st Name Middle Name Last Name	Case number (# known)
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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	4.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before i filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
Credit counseling because of

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after i

reasonably tried to do so.

Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Michelle Ly	nn Calliger Name Last Name	Case number	(#known)		
Part 6: Answer These Qu	uestions for Reporting Pur	poses			
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 				
	16b. Are your debts pring money for a business of the line 16c.	marily business debts? Business debts or investment or through the operation of t	ots are debts that you incurred to obtain he business or investment.		
	Yes. Go to line 17.				
	16c. State the type of debts	you owe that are not consumer debts or b	ousiness debts.		
17. Are you filing under Chapter 7?	☐ No. I am not filing under	Chapter 7 Co to line 40			
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	r ☑ Yes. I am filing under Cha administrative exper ☑ No	apter 7. Go to line 18. apter 7. Do you estimate that after any exenses are paid that funds will be available to	empt property is excluded and odistribute to unsecured creditors?		
How many creditors do you estimate that you owe?	☐ 1-49 ☑ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
How much do you estimate your liabilities to be?	2 \$0-\$50,000 2 \$50,001-\$100,000 3 \$100,001-\$500,000 3 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion		
rt 7: Sign Below	2 \$300,001-\$ 1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion		
r you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and				
	If I have chosen to file under Ch of title 11, United States Code. under Chapter 7.	napter 7, I am aware that I may proceed, i I understand the relief available under eac	f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed		
	If no attorney represents me and this document, I have obtained a	d I did not pay or agree to pay someone wand read the notice required by 11 U.S.C.	who is not an attorney to help me fill out		
i	I request relief in accordance wi	th the chapter of title 11, United States Co	ode, specified in this netition		
,	i understand making a false stat	tement, concealing property, or obtaining i			
	* Michelle Cal	up ×			
	Signature of Debtor 1 Executed on $03/34/36$	24.7	of Debtor 2		
	MM / DD /Y	YYY Executed of	MM / DD /YYYY		

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Debtor 1 Michelle Lynn First Name Misclie Nam		Case number (# known)			
For you if you are filing this bankruptcy without an attorney If you are represented by an attorney, you do not	themselves successfully. Because ban consequences, you are strongly urged To be successful, you must correctly file and	ikruptcy has long-term financial and legal to hire a qualified attorney.			
need to file this page.	technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.				
	in your schedules. If you do not list a debt, the property or properly claim it as exempt, you halso deny you a discharge of all your debts if case, such as destroying or hiding property.	the schedules that you are required to file with the bit outside of your bankruptcy, you must list that debt are debt may not be discharged. If you do not list may not be able to keep the property. The judge can you do something dishonest in your bankruptcy falsifying records, or lying. Individual bankruptcy ebtors have been accurate, truthful, and complete.			
	If you decide to file without an attorney, the continuous an attorney. The court will not treat you successful, you must be familiar with the United	differently because you are filing for yourself. To be ed States Bankruptcy Code, the Federal Rules of			
	Are you aware that filing for bankruptcy is a se consequences?	erious action with long-term financial and legal			
	No Va Yes				
		olls Crime and that if your honkrupton forms			
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? □ No				
	☑ Yes				
	INO	not an attorney to help you fill out your bankruptcy forms?			
	☐ Yes. Name of Person	tice, Declaration, and Signature (Official Form 119).			
	By signing here, I acknowledge that I understar have read and understood this notice, and I am attorney may cause me to lose my rights or pro	nd the risks involved in filing without an attorney. In aware that filing a bankruptcy case without an operty if I do not properly handle the case.			
,	Michelly Cally	*			
	Date 03/21/2016	Signature of Debtor 2 Date			
	Contact phone <u>(847)</u> 445-6192	MM / DD / YYYY Contact phone			
	Cell phone (847) 445-6192	Cell phone			
	Email address mcalliger@yahoo.com	Email address			

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Debtor 1	Michelle	Lynn	Calliger
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing) First Name	Middle Name	Last Name
Jnited States	Bankruptcy Court for	the: Northern District of Illinoi	s T
Case number			
	(If known)		

Check if this is an amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Schedule A/R: Property (Official Fam. 4004 ID)	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 8,838.10
1c. Copy line 63, Total of all property on Schedule A/B	\$8,838.16
art 2: Summarize Your Liabilities	L
Schedule D: Creditore What I are Out of	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	s1,374.21
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$53,490.37
t 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schodule I	2 574 24
Copy your combined monthly income from line 12 of Schedule I	\$3,574.34
Copy your monthly expenses from line 22c of Schedule J	s 3.486.89

Entered 03/24/16 11:30:11 Case 16-80721 Doc 1 Filed 03/24/16 Desc Main Page 9 of 65 Document Michelle Debtor 1 Lynn Calliger Case number (if known) First Name Middle Nam **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. ☑ Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 3,882.00 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 0.00 9d. Student loans. (Copy line 6f.) 12,035.34 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) 0.00

9g. Total. Add lines 9a through 9f.

13,035.34

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Debtor 1	Michelle	Lynn	Calliger	
	First Name	Middle Name	Last Name	
ebtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Inited States i	Bankruptcy Court fo	or the: Northern District of IIII	nois	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

No. Go to Part 2.		est in any residence, building, land, or similar pro	•	
Yes. Where is the property?				
Street address, if available, or o	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	ed claims on Schedule D ims Secured by Property.
City S	itate ZIP Code	☐ Investment property ☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
		Who has an interest in the property? Check one Debtor 1 only	•	
County		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	mmunity property
u own or have more than one, I		what is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured cla the amount of any secured Creditors Who Have Claim	claims on Schedule D
Sileet address, it available, or off	ner description	Condominium or cooperative Manufactured or mobile home Land	Current value of the entire property?	
City Sta	ate ZIP Code	Investment property Timeshare Other	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	☐ Check if this is con	

Debtor 1	Case 16- Michelle First Name	BU / ZI Ly Middle Name	Doc nn	Last Nam	Doc Qalligetr	Page 11 of 65 nu	IIIDer (#known)		
1.3.	Street address, if evi	ailable, or oth		P Code	Single-family ho Duplex or multi- Condominium or Manufactured or Land Investment prop Timeshare Other	unit building r cooperative r mobile home erty	Cu en \$ De int	amount of any secu- editors Who Have Clausers who Have Clausers the errent value of the tire property? scribe the nature erest (such as fer	claims or exemptions. Put irred claims on Schedule D aims Secured by Property e Current value of the portion you own? \$s e of your ownership e simple, tenancy by ife estate), if known.
	County				Debtor 1 only Debtor 2 only Debtor 1 and Det At least one of the	est in the property? Checo otor 2 only e debtors and another you wish to add about to tion number:	his item, su	(see instructions)	community property
							************	······	
art 2:	Describe You	r Vehicl	es						
you o	wn, lease, or have hat someone else d vans, trucks, tracto	legal or eq	uitable lease a	vehicle	e, also report it on <i>Sch</i>	nether they are registere nedule G: Executory Contr	d or not? ir acts and Ur	nclude any vehicle nexpired Leases.	s
Vou ovu tu own tu Cars, v	wn, lease, or have hat someone else d vans, trucks, tracto	legal or eq	uitable lease a	vehicle	e, also report it on <i>Sch</i> , motorcycles	edule G: Executory Contr	acts and Ur	nclude any vehicle nexpired Leases.	s
cars, v	wn, lease, or have hat someone else d vans, trucks, tracto s Make:	legal or eq	uitable lease a	vehicle	e, also report it on <i>Sch</i> , motorcycles Who has an interes:	nether they are registere nedule G: Executory Contr t in the property? Check	one. Do no	nexpired Leases. of deduct secured cla	aims or exemptions. Put d claims on <i>Schedule D</i>
you or Jown to Cars, v	wn, lease, or have hat someone else d vans, trucks, tractos Make:	legal or eq	uitable lease a	vehicle	who has an interest Debtor 1 only Debtor 2 only	edule G: Executory Contr	one. Do no	nexpired Leases. of deduct secured cla	
Cars, Volumental Yes	wn, lease, or have hat someone else d vans, trucks, tractos Make: Model:	legal or eq rives. If you ors, sport u	uitable lease a	vehicle	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Debtor	t in the property? Check	one. Do no the au Credi	nexpired Leases. of deduct secured claimount of any secured tors Who Have Claim	aims or exemptions. Put d claims on <i>Schedule D:</i> ns Secured by Property. Current value of the
Cars, Volument No. 2 No. 3.1.	wn, lease, or have hat someone else divans, trucks, tractos Make: Model: Year: Approximate mileag	legal or eq rives. If you ors, sport u	uitable lease a	vehicle	who has an interest Debtor 1 only Debtor 2 only	t in the property? Check	one. Do no the au Credi	nexpired Leases. of deduct secured clamount of any secured to the control of the	aims or exemptions. Put d claims on <i>Schedule D:</i> ns Secured by Property.
Cars, Volumental No. 3.1.	wn, lease, or have hat someone else d vans, trucks, tractos Make: Model:	legal or eq rives. If you ors, sport u	uitable lease a	vehicle	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the	t in the property? Check	one. Do no the ar Credi Curr entir	nexpired Leases. of deduct secured claimount of any secured tors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Cars, Volument Volume	wn, lease, or have hat someone else divans, trucks, tractos Make: Model: Year: Approximate mileag	legal or eq rives. If you ors, sport u	uitable lease a	vehicles,	who has an interest Debtor 1 only Debtor 2 only At least one of the	t in the property? Check of 2 only debtors and another	one. Do no the ar Credi Curr entir	ot deduct secured cla mount of any secure fors Who Have Clain ent value of the e property?	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
you on the Cars, which was a second of the Cars, which was a s	wn, lease, or have hat someone else devans, trucks, tractors Make: Model: Year: Approximate mileage	legal or eq rives. If you ors, sport u	uitable lease a stility ve	vehicles, hicles,	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the instructions) Who has an interest Debtor 1 only	t in the property? Check of 2 only debtors and another ommunity property (see in the property? Check of the property? Check of the property? Check of the property?	one. Do no the an Credit	ot deduct secured claimount of any secured tors Who Have Claim ent value of the e property?	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$
you or u own the Cars, Yes 3.1.	wn, lease, or have hat someone else divans, trucks, tractors Make: Model: Year: Approximate mileag Other information: wn or have more the fake: Model:	legal or eq rives. If you ors, sport u	uitable lease a stility ve	vehicles, hicles,	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the instructions) Who has an interest Debtor 1 only Debtor 2 only At least one of the Debtor 2 only Debtor 3 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor	t in the property? Check of 2 only debtors and another ommunity property (see in the property? Check of 2 only 2 only 2 only 2 only 2 only	one. Do no the an Credit Currentir	ot deduct secured claimount of any secured the property? It deduct secured claim ent value of the property?	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$
Cars, No No Yes 3.1. If you o 3.2. M Y	wn, lease, or have hat someone else divans, trucks, tractors Make: Model: Year: Approximate mileag Other information: wn or have more the dake: flodel:	legal or eq rives. If you ors, sport u	uitable lease a stility ve	vehicles, hicles,	who has an interest Debtor 1 only Debtor 2 only At least one of the constructions) Who has an interest Debtor 1 only Debtor 2 only At least one of the constructions	t in the property? Check of 2 only debtors and another ommunity property (see in the property? Check of 2 only 2 only 2 only 2 only 2 only	one. Do no the an Credit Currentir	ot deduct secured claimount of any secured to the property? It deduct secured claimount of any secured claimount of any secured claimount of any secured cors Who Have Claiment value of the	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$

Page 12 of 65 number (# known) Michelle Docular literature Debtor 1 Who has an interest in the property? Check one. Make: 3.3 Do not deduct secured claims or exemptions. Put Debtor 1 only the amount of any secured claims on Schedule D: Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? At least one of the debtors and another Other information: ☐ Check if this is community property (see instructions) Who has an interest in the property? Check one. 3.4. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? At least one of the debtors and another Other information: Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ☐ No Yes Who has an interest in the property? Check one. 4.1 Make: Do not deduct secured claims or exemptions. Put Debtor 1 only the amount of any secured claims on Schedule D: Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Other information: At least one of the debtors and another entire property? portion you own? Check if this is community property (see instructions) If you own or have more than one, list here: Who has an interest in the property? Check one. 4.2 Make: Do not deduct secured claims or exemptions. Put Debtor 1 only the amount of any secured claims on Schedule D: Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Debtor 1 and Debtor 2 only Current value of the Other information: entire property? portion you own? At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

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Michelle Lynn Calliger Debtor 1 Case number (if known)_

Nousehold goods and furnishings Examples: Major appliances, furniture, lines, china, kitchenware Nousehold goods and furnishings Examples: Major appliances, furniture, lines, china, kitchenware Nousehold; Nouse	D	o you own or have any	legal or equitable interest in any of the following items?	Current va portion yo Do not dedu	
Examples: Nejor epptiances, furniture, linens, china, kitchenware No Yes. Describe	6.	Household goods and	furnishinge		
No	O,				
Towers, books, photos, decorations Examples: Televisions and radios; audio, video, steres, and digital equipment; computers, printers, scanners; music collections; electronic devices including cel phones, cameras, modia players, games No No Ves. Describe			and the state of t		
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, modia players, games No Yes. Describe		Yes. Describe	Sofa, TV stand, bed, dresser, kitchenware, kitchen table, blankets, sheets, towels, books, photos, decorations	\$	300.00
No Ves. Describe	7.	Electronics		2	
d Yes. DescribeTelevision, cell phone, video camera, computer, printer 5. Collectibles of value Examples: Antiques and figurines: paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles 2. No 1. Yes. Describe		conections, e	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music electronic devices including cell phones, cameras, media players, games		
8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No			Tolovicion collabora vide		
8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles No Yes. Describe		Tos. Describe		\$	400.00
stamp, com, or basenal card collections; other collections, memorabilia, collectibles No	8.	Collectibles of value			
Sequipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; cances and kayaks; carpentry tools; musical instruments No No Yes. Describe		stamp, coin, e	or baseball card collections; other collections, memorabilia, collectibles		
9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments 2 No Yes. Describe		Yes. Describe		\$	
And Nayars, carpentry tools, musical instruments No Yes. Describe	9.	Equipment for sports a	nd hobbies		
Yes. Describe		Examples: Sports, photo and kayaks; o	graphic, exercise, and other hobby equipment, bicycles, pool tables, golf clubs, ckin; concer-		
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment					
Examples: Pistols, rifles, shotguns, ammunition, and related equipment No	10. i	Firearms		\$	
\$		No 🛒			
### Proceedings of the content of th		Yes. Describe		\$	
No Yes. Describe	11. (Clothes			
2. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe	Į	⊸i No			
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe	ĺ	Yes. Describe		\$	200.00
No	2. J	ewelry			
Yes. Describe		gold, silver			
Examples: Dogs, cats, birds, horses No Yes. Describe			Costume iewelery	\$	30.00
✓ No ✓ Yes. Describe	3. N	on-farm animals			
Yes. Describe			ds, horses		
4. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Give specific information		Yes. Describe		\$	
□ No □ Yes. Give specific information	1. A i				***************************************
Yes. Give specific information					
***************************************		Yes. Give specific		\$	
Add the dellar reduce of all of comments of the comments of th		nd the dellar and the	of your entries from Part 3, including any entries for pages you have attached		
			ber here		

First Name

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Michelle Lynn Calliger Debtor 1 Case number (if known) **Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No ¥ Yes..... 40.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No ☑ Yes..... Institution name: TCF National 17.1. Checking account: 235.32 17.2. Checking account: TCF National Bank 17.3. Savings account: 1.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts 2 No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture M No Name of entity: % of ownership: ☐ Yes. Give specific 0% information about 0% them..... %

0%

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Debte	or 1 Michelle	Lynn Middle Name	Calliger Last Name	Case number (# known)		***************************************
	riist Name	Macade Name	Last Name			
20. G c	overnment and corr	orate honds and o	ther negotiable and non-negotiable	a instruments		
Ne	egotiable instruments	include personal ch	ecks, cashiers' checks, promissory	notes, and money orders.		
No	on-negotiable instrun	nents are those you o	annot transfer to someone by signir	g or delivering them.		
	No					
ابسة	Yes. Give specific information about	Issuer name:				
	them				\$	
					\$	
			***************************************		\$	
21. Re	tirement or pension	accounts				
			401(k), 403(b), thrift savings accoun	ts, or other pension or profit-sharing plans		
	No					
Z	Yes. List each account separately.	Type of account:	Institution name:			
	account separatery.	type of account.				
		401(k) or similar plan			\$	
		Pension plan:			\$	<u></u>
		IRA:	Vanguard		\$	6,931.84
		Retirement account:			\$	
		Keogh:			\$	
		Additional account:			\$	
		Additional account:				
					Ψ	
22 Se o	urity deposits and	nronavmente				
Υοι	ir share of all unused	deposits you have i	nade so that you may continue serv	ice or use from a company		
Exa	amples: Agreements npanies, or others	with landlords, prepa	id rent, public utilities (electric, gas,	water), telecommunications		
	Yes	ln	stitution name or individual:			
		Electric:	should have or marriage.			
		Gas:			\$	****
		Heating oil:			\$	
			ntal unit: Colleen Burke		\$	700.00
		Prepaid rent:			a	
		Telephone:			<u>ф</u>	
		Water:			D	
		Rented furniture:			_	
		Other:			_	
					Φ	
23. Ann	uities (A contract for	a periodic payment	of money to you, either for life or for	a number of years)		
		• • • •		· · · / · ····- /		
	Yes	Issuer name and des	cription:			
					\$	
		***************************************			•	17.17.1
					A	

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	Debtor 1	Michelle	Lynn	Calliger	Case number (if known)	
		First Name A	vliddle Name Last	Name	The state of the s	
2	4. Interest : 26 H.S.C	s in an education	IRA, in an account 29A(b), and 529(b)(1).	in a qualified ABLE program, o	r under a qualified state tuition progran	n.
	☑ No	o. 33 300(b)(1), 52	:en(b), and 529(b)(1).			
		***************************************	Imakik di		_	
			institution name	and description. Separately file t	he records of any interests.11 U.S.C. § 52	1(c):
						\$
						\$
						- \$
2	o. I rusts, e exercisa	equitable or future able for your bene	e interests in proper efit	ty (other than anything listed i	n line 1), and rights or powers	
	☑ No	-				
	Yes.	Give specific				
	inforr	nation about them				\$
26	: Datonte	conveights to de			The state of the s	
20	Example:	s: Internet domain	emarks, trade secret names, websites, pro	s, and other intellectual proper sceeds from royalties and licensing	ty ga agreemente	
	☑ No					
		Give specific				**************************************
	inforn	nation about them.				\$
27	Linamana					i
21	. Licenses Examples	s, πancnises, and s: Building permits.	other general intang	gibles	liquor licenses, professional licenses	
	☑ No		, 57,510,510,510,510,510,510	ooperative association notulitys,	iliquoi licerises, professional licenses	
		Give specific			Name (1991) 13 (1994) 14 (1994) 15 (1994) 15 (1994) 15 (1994) 15 (1994) 15 (1994) 15 (1994) 15 (1994) 15 (1994)	
		nation about them.	· ·			\$

Me	oney or pro	operty owed to ye	ou?			Current value of the
						portion you own? Do not deduct secured
20	Tay nation	da				claims or exemptions.
20.	No No	ds owed to you				
		Sive specific inform	ation			
	а	bout them, including	ng whether		Federal:	\$
	y a	ou already filed the nd the tax years	e retums		State:	\$`
		•			Local:	\$
••						
29.	Family su Examples:		sum alimony enques	l support shild support maintan	ance, divorce settlement, property settleme	
	☑ No	- cor acc or ramp				ent
		ive specific inform	ation			
					Alimony:	\$
					Maintenance:	\$
					Support:	\$
					Divorce settlement:	\$
			****		Property settlement:	\$
30.	Other amo	unts someone or	wes you	monto dinabilita baranta at t		** · · ·
	-numpies.	Social Security be	enefits; unpaid loans y	ments, disability benefits, sick pa ou made to someone else	y, vacation pay, workers' compensation,	` .
	No No					
	🖵 Yes. Gi	ve specific informa	ation			

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Debtor 1	Michelle First Name	Lynn Middle Name	Calliger Last Name	Case number (# known)	
			CONTROL		
	ts in insurance p				
	es: Health, disabili	ity, or life insurar	ce; health savings account (HSA); cr	redit, homeowner's, or renter's insurance	•
☑ No □ Yes	. Name the insurar	Bee company			
	of each policy an		Company name:	Beneficiary:	Surrender or refund value:
					\$
					\$
					. \$
If you ar property ☑ No	e the beneficiary of because someon	of a living trust, e e has died.		policy, or are currently entitled to receive	
☐ Yes.	Give specific info	rmation			\$
22 Cl ains					
ss. Claims a	against third part is: Accidents, emp	ies, whether or lovment dispute:	not you have filed a lawsuit or made, insurance claims, or rights to sue	de a demand for payment	
☑ No		,	-		
Yes.	Describe each cla	im			- 1
					\$
34. Other co to set of No	ntingent and unli f claims	iquidated claim	s of every nature, including counte	-	
Yes.	Describe each cla	im			
		:	S. C.		<u> </u>
	ncial assets you o	did not already	list		
No No					•
☐ Yes.	Give specific infon	mation			. s
		••			
36. Add the	dollar value of all	of your entries	from Part 4, including any entries	for pages you have attached	7,000,40
TOT Part 4	i. Write that num!	ber here		→	\$7,908.16
Part 5:	Describe Any	Business-R	elated Property You Own o	r Have an Interest In. List any r	eal estate in Part 1,
37. Do you o	wn or have any le	gal or equitable	interest in any business-related p	property?	
	o to Part 6.		•		
☐ Yes. 0	Go to line 38.				
					Current value of the portion you own? Do not deduct secured claims
					or exemptions.
	receivable or co	mmissions you	already earned		
□ No					·~
☐ Yes. D	escribe				
39 Office en	aipment, furnishi				<u></u>
				ugs, telephones, desks, chairs, electronic devices	
☐ No				5 / assis, stants, clock only devices	
🔲 Yes. D	escribe	, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949, 1949,			•
					5

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Debtor 1	Michelle	Lynn	Calliger	Case number (if known)	
	First Name	Middle Name	Last Name	Sacratives (il obays)	
40 Maahin	Eut				
	iery, fixtures, i	equipment, supplie	s you use in business, and tools o	f your trade	
□ No					
☐ Yes	. Describe				\$
41. invento					
□ No	. Describe				
LI TES					\$
12 Internat					
42.Interest	s III partnersn	ips or joint venture	S		
	Docoribo				
- 1€5.	Describe	Name of entity:		% of ownership	D;
				%	\$
				%	\$
					\$
40 C4					*
43. Custome	er lists, mailin	g lists, or other con	opilations		
	Do vour lists	include necessally	identifiable information (as defined		
	□ No	morade personany	denumble imprination (as defined	in 11 U.S.C. § 101(41A))?	
	Yes. Descr	ihe			
					\$
				e ere ere ere er er er er er er er er er	
44. Any busi	ness-related p	property you did no	t already list		
☐ No	Give specific				
	nation				\$
					¢
					\$
	•				\$
	•				\$
	4				\$
	-				\$
45. Add the d	iollar value of	all of your entries t	rom Part 5, including any entries f		
for Part 5	. Write that nu	mber here	o, morating any entries i	pages you have attached	\$0.00
Part 6:	Describe Any	Farm- and Com	nercial Fishing-Related Prope	rty You Own or Have an interest	la.
lf	you own or h	ave an interest in f	armland, list it in Part 1.	of the different	14 Ma
46. Do you ow No. Go	vn or have any	/ legal or equitable	interest in any farm- or commercia	I fishing-related property?	
Yes G	o to Part 7.				•
	• • • • • • • • • • • • • • • • • • • •				
					Current value of the
					portion you own?
47. Farm anim	nale				Do not deduct secured claims or exemptions.
	-	ltry, farm-raised fish			
□ No	pou	y, commoised fish			
Yes	1944 <u>1</u> 444 5 4				
					\$
				and account to the contract of	

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Debtor 1	Michelle First Name	Lynn fiddle Name Last Name	Calliger	Case num	bef (if known)		
		Last Warne			- *************************************		
	either growing o	r harvested					
□ No				***************************************			
info	. Give specific						
49. Farm ar	nd fishing equipm	ent, implements, machinery	fixtures and tools			\$	
L. No							
☐ Yes	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				***************************************		
				\$1		\$	
ou. Farm an No	d fishing supplies	s, chemicals, and feed					
						e	
i1. Any farn	n- and commercia	l fishing-related property yo	u did not already liet	• • • • • • • • • • • • • • • • • • • •			·····
∟ No							
inform	Give specific nation						
2 Add the						\$	
for Part (oonar value or all 6. Write that numb	of your entries from Part 6, er here	ncluding any entries	s for pages you have	attached	\$	0

Yes. (Give specific ation					\$	
inform	ation				and participation of \$1.11	\$	
	**************************************				Tagenty 6 a comp.	\$	
Add the d	ollar value of all o	f your entries from Part 7. W	rite that number hen	re	_	\$	0.00
						Ψ	
art 8: L	ist the Totals	of Each Part of this F	orm				
		2			_		0.00
	al vehicles, line 5		\$	0.00	······································	\$	0.00
Part 3: Tot	al personal and h	ousehold items, line 15	\$	930.00			
	al financial assets		s 7	,908.16			
		d property, line 45	\$	0.00			
		g-related property, line 52	\$	0.00			
	i other property n		+ s	0.00			
		lines 56 through 61.		.838.16			
,	ppy, nuu	oo unuugii o ti	Þ	,838.16 Copy persor	nal property total 👈	+ \$	8,838.16
otal of all	property on Scher	Jule A/B. Add line 55 + line 62					Q Q 20 4c
/			*****************************	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	*****************	\$	8,838.16
	** ***						

Filed 03/24/16 Case 16-80721 Doc 1 Entered 03/24/16 11:30:11 Desc Main Page 20 of 65 Document Fill in this information to identify your case: Michelle Lynn Calliger Debtor 1 First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois ▾ Case number Check if this is an (If known) amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: **Identify the Property You Claim as Exempt** 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Brief 735 ILCS 5/12-1001(b) Household goods \$300.00 **\$** description: 2 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) Electronics \$400.00 **3** description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief 735 ILCS 5/12-1101(a) Clothes \$200.00 description:

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every	3 years after that for o	cases filed on or after the	date of adjustment.)
Y No			•

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No Yes

Line from

Schedule A/B: 11

2 100% of fair market value, up to

any applicable statutory limit

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Debtor 1 First Name

Michelle

Part 2:

Additional Page

Brief descrip on <i>Schedule</i>	tion of the property and line A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Jewlery	_ \$30.00	<u> </u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Cash	. \$40.00		735 ILCS 5/12-1101(b)
Line from Schedule A/B:	<u>16</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Deposits of money	\$ 236.32	. · · · · · · · · · · · · · · · · · · ·	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Retirement Account	\$ 6,931.84	<u> </u>	735 ILCS 5/12-1006
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	the second secon
Brief description:	Security Deposit	\$	Lf \$	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	- \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	- \$	
Line from Schedule A/B:	No. of Section 1990		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		
Line from Schedule A/B:	Warten		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	- \$	
Line from Schedule A/B:	V		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	u s	
Line from Schedule A/B: -			100% of fair market value, up to any applicable statutory limit	
Brief description: -		\$	□s	
Line from Schedule A/B:	····		100% of fair market value, up to any applicable statutory limit	

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Mark to the same of the same o	Docui	nent Pa(je 22 of 65					
Fill in this information to identify your ca	ise:							
Debtor 1 Michelle Lyn	Name	Calliger Last Name						
Debtor 2 (Spouse, if filing) First Name Middle	• Nama	Last Name						
United States Bankruptcy Court for the: Northern		Last Name						
Case number								
(If known)								if this is an
Official Form 106D							amend	led filing
Official Form 106D	****		_					
Schedule D: Creditor							. _	12/15
Be as complete and accurate as possible information. If more space is needed, cop additional pages, write your name and ca 1. Do any creditors have claims secured to No. Check this box and submit this for Yes. Fill in all of the information below	se number (if known property?) The to the court with your property?	age, fill it out, nu /n).	mber the entries,	and att	ach it to this	form.	On the top of	et i any
Part 1: List All Secured Claims	•							
List all secured claims. If a creditor has not for each claim. If more than one creditor has much as possible, list the claims in alphabeters.	as a particular clain	. list the other cre	ditors in Part 2	Do not o	1 A at of claim deduct the collateral.		of collateral upports this	Column C Unsecured portion If any
Westlake Financial Services	Describe the prop	erty that secures	the claim:	\$	1,374.21	\$	1,103.00	\$ 0.00
Creditor's Name 4751 Wilshire Blvd Number Street	1999 Isuzu Ro	deo	namanan ing ala 17 mah aring manan ang man a man aking kabupatan akin					
#100		file, the claim is:	Check all that apply.	Í				
Los Angeles CA 90010 City State ZIP Code	Contingent Unliquidated Disputed							
Who owes the debt? Check one.	Nature of lien. Che	ck all that apply.						
Debtor 1 only	An agreement y		ortgage or secured					
Debtor 2 only Debtor 1 and Debtor 2 only	car loan)	ch as tax lien, mect						
At least one of the debtors and another	Judgment lien fr	om a lawsuit						
Check if this claim relates to a community debt	Other (including	a right to offset)		-				
Date debt was incurred 03/19/2012	Last 4 digits of acc	ount number 7	0 7 8	÷				
2.2	Describe the prope	erty that secures 1	he claim:	\$	agini yahanidi. Maaaa maa aa a	\$	\$	
Creditor's Name	Anthonic and the total and the	A Maria 112					•	
Number Street		d 111 house a second and a second and a second						
	As of the date you Contingent	file, the claim is:	Check all that apply.					
City State ZIP Code	Unliquidated Disputed							
Who owes the debt? Check one.	Nature of lien. Chec	k all that anniv						
Debtor 1 only	☐ An agreement yo		rtgage or secured					
Debtor 2 only Debtor 1 and Debtor 2 only	car loan)	h as tax lien, mech						
At least one of the debtors and another	Judgment lien fro	n a lawsuit	inics lien)					
Check if this claim relates to a community debt	Other (including a							
	Last 4 digits of acc	ount number						
Add the dollar value of your entries in Co	to a construction of the contraction of the contrac	ALTERNATURE CONTRACTOR OF THE PROPERTY OF THE	mber here:	1374	1.21	. *	POSPE POPO PERONALAN PARAMENTAL PARAMENTAL PARAMENTAL PARAMENTAL PARAMENTAL PARAMENTAL PARAMENTAL PARAMENTAL P	

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Debtor 1

Lynn

Michelle	

Case number (if known)

Part 1: After listing any entries on the by 2.4, and so forth.	is page, number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Creditor's Name	Describe the property that secures the claim:	\$	_ \$	s any
3,55,5,5,5,0,10				
Number Street				
	As of the date you file, the claim is: Check all that apply.	J		
	☐ Contingent			
City State ZIP Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only	Nature of lien. Check all that apply.			
Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)			
Check if this claim relates to a community debt				
Date debt was incurred	Last 4 digits of account number			
The second secon	Describe the property that secures the claim:	ed Berdiik d. de de Berke e de en de en komen en en men en e		and the first the section and another section and the section
Creditor's Name	representation and secures the claim:		\$\$_	
Number Street	_			
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
	☐ Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.				
Debtor 1 only	Nature of lien. Check all that apply.			
Debtor 2 only	 An agreement you made (such as mortgage or secured car loan) 			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
	Describe the property that secures the claim: \$	terdemontal section di section com un externo companya acciones, per program propries	or di seminerante persona compose tras antennas, de filmaça popular el se es persona filmanen como de de la co	
Creditor's Name	\$_	***************************************	\$\$_	7
Number Street	-			
	As of the date you file, the claim is: Check all that apply.			
City State ZIP Code	☐ Contingent			
City State ZIP Code	Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
If this in the test	in Column A on this page. Write that number here:			
ir this is the last page of your form,	add the dollar value totals from all pages.	1 274 24		

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Document

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Debtor 1

Calliger

Case number (if known)

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection

]				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street			
				name.
City		State	ZIP Code	
				On which line in Part 1 did you enter the creditor?
Vame				Last 4 digits of account number
lumber	Street			

ity		State	ZIP Code	
				On which line in Part 1 did you enter the creditor?
lame			444	Last 4 digits of account number
umber	Street			
	Jacot			
				
ity		State	ZIP Code	_
				On which line in Part 1 did you enter the creditor?
ame				Last 4 digits of account number 7 0 7 8
umber	Street			
				_
ty	······································	State	ZIP Code	-
				On which line in Part 1 did you enter the creditor?
me				Last 4 digits of account number
mber	Street			
	######################################			
y		State	ZIP Code	
				On which the in Day 4 May
ime				On which line in Part 1 did you enter the creditor?
				Last 4 digits of account number
mber S	Street			

	· · · · · · · · · · · · · · · · · · ·	State	ZIP Code	

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Fill in this information to identify your case:		•		
Debtor 1 Michelle Lynn C	alliger Last Name			
Debtor 2	Cast Maine			
(Spouse, if filing) First Name Middle Name	Last Name			
United States Bankruptcy Court for the: Northern Distri	ict of Illinois			
Case number(If known)				eck if this is a ended filing
Official Form 106E/F				
Schedule E/F: Creditors	Who Have Unsecured	Claims		12/15
ist the other party to any executory contracts of the other party (Official Form 106A/B) and on Scheeditors with partially secured claims that are listeded, copy the Part you need, fill it out, numberly additional pages, write your name and case reart 1: List All of Your PRIORITY Unsecutor of the party	eaute G: Executory Contracts and Unexpired sted in Schedule D: Creditors Who Have Clair or the entries in the boxes on the left. Attach throughout (if known). Ured Claims	Leases (Official Form	106G). Do no	t include any
List all of your priority unsecured claims. If a ceach claim listed, identify what type of claim it is nonpriority amounts. As much as possible, list the unsecured claims, fill out the Continuation Page of	 definition has born priority and nonpriority amounts definition in alphabetical order according to the critical participation. f Part 1. If more than one creditor holds a participation. 	nts, list that claim here editor's name. If you ha lar claim, list the other	and show both	priority and
(For an explanation of each type of claim, see the	instructions for this form in the instruction bookl	et.)	4	
7		Total claim	Priority amount	Nonpriorit amount
	last A digita of account account	\$	•	
Priority Creditor's Name	Last 4 digits of account number	Ψ	p	\$
Number Street	When was the debt incurred?	_		
	As of the date you file, the claim is: Check all	that apply		
City State ZIP Code	- Contingent	арріў		
Who incurred the debt? Check one.	☐ Unliquidated			
Debtor 1 only	☐ Disputed			
Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only				
At least one of the debtors and another	Domestic support obligations			
Check if this claim is for a community debt	Taxes and certain other debts you owe the gov			
	Claims for death or personal injury while you we intoxicated	ere		
Is the claim subject to offeet?				
Is the claim subject to offset?				
□ No	Other. Specify			
□ No	Other. Specify	tek teknominata taut an taun diangga samana samuntan tah, saya saya samana ta sa sa sa		a de la companya de
□ No	Other. Specify	tek teknominata taut an taun diangga samana samuntan tah, saya saya samana ta sa sa sa	_ \$	***************************************
□ No □ Yes	Other. Specify	tek teknominata taut an taun diangga samana samuntan tah, saya saya samana ta sa sa sa	\$	\$
□ No □ Yes	Last 4 digits of account number When was the debt incurred?	- • • • • • • • • • • • • • • • • • • •	\$	\$
□ No □ Yes Priority Creditor's Name	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the	- • • • • • • • • • • • • • • • • • • •	\$	\$
Priority Creditor's Name Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the contingent	- • • • • • • • • • • • • • • • • • • •	\$	speriment and a second section of the second section of the second section of the second section of the second
Priority Creditor's Name Number Street City State ZIP Code	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated	- • • • • • • • • • • • • • • • • • • •	\$	s service contraction and the service
Priority Creditor's Name Number Street City State ZIP Code Who incurred the debt? Check one.	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the contingent	- • • • • • • • • • • • • • • • • • • •	\$	Service contraction and the service of the service
Priority Creditor's Name Number Street City State ZIP Code Who incurred the debt? Check one. Debtor 1 only	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed	- • • • • • • • • • • • • • • • • • • •	\$	Service continues and the service serv
Priority Creditor's Name Number Street City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed Type of PRIORITY unsecured claim:	- • • • • • • • • • • • • • • • • • • •	\$	\$
Priority Creditor's Name Number Street City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations	- \$anat apply.	\$	\$
Priority Creditor's Name Number Street City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the gove	nat apply.	\$	\$
Priority Creditor's Name Number Street City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all the contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations	nat apply.	\$	standard and an analysis of the same of th

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De	btor 1	Michelle L	ynn Lasi N	Callige	Case number @	if known)	
P	art 2:						
10000	enconcerno.	List All of Your NONPR					
3.		creditors have nonpriority					
	Yes	You have nothing to report in	n this part. S	Submit this form to	the court with your other schedules.		
4.	TOUR	inty unoccured claim, his the r	creattor sen	arately for each cla	al order of the creditor who holds aim. For each claim listed, identify who had been seen as a second secon	and from a set aladies in the con-	. 4 17 . 4 . 4
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	d in Part 1. If more than one of ill out the Continuation Page	reditor naic	ls a particular clain	n, list the other creditors in Part 3.If y	ou have more than three r	on ist claims already conpriority unsecured
	organio i	iii out the Continuation Fage	OFFAILZ.				-
<u></u>	٦						Total claim
<u> </u>	J Appli	ed Bank FKA Cross Co	untry Bar	<u>าk</u>	Last 4 digits of account number	4 9 7 0	453.60
		Sox 70165			When was the debt incurred?	07/07/2012	\$400.00
	Number						
		delphia	PA	19176			
	City		State	ZIP Code	As of the date you file, the claim	is: Check all that apply.	
	Who in	ncurred the debt? Check one.			Contingent		
		otor 1 only			Unliquidated		
		otor 2 only			☐ Disputed		
		otor 1 and Debtor 2 only			Type of NONPRIORITY unsecu	red claim:	
	□ At le	east one of the debtors and anoth	er		Student loans		
	Che	eck if this claim is for a comm	unity debt		Obligations arising out of a separ	ation agreement or divorce	
		claim subject to offset?			that you did not report as priority Debts to pension or profit-sharing	claims t plans, and other similar debt	_
	No No				Other, Specify Revolving C	redit Card	•
	☐ Yes						
4.2	ATT		e de la companie de l	tier de l'échement, et minée le mondre qui en par par de la manue de la manue de la manue de la manue de la ma	Last 4 digits of account number	8 5 2 1	s 482.25
	Nonpriorit	y Creditor's Name			When was the debt incurred?		Ψ
	1801	Valley View Lane					
	Number	street ers Branch	TX	75234	As of the date you file, the claim i	in Charle all that and to	
	City	7.0 D.0.10.1	State	ZIP Code	<u> </u>	в. Опеск ан гласарру.	
	Who inc	curred the debt? Check one.			Contingent Unliquidated		
	Debt				Disputed		
	Debte						
		or 1 and Debtor 2 only			Type of NONPRIORITY unsecur	ed claim:	
		ast one of the debtors and anothe			Student loans		
	☐ Chec	ck if this claim is for a comm	inity debt		Obligations arising out of a separa that you did not report as priority c	tion agreement or divorce laims	
		aim subject to offset?			Debts to pension or profit-sharing	plans, and other similar debts	
	No Yes				Other. Specify Auto Insuran	ce	
3	1972/2014/2014/2014/2014/2014	erizolari yazalari kumunu erimini kumunika erizona eri maren yamuni yamuni ya maren ka maren ka maren ka maren				and analysis and probably speciments are speciments from the first probability of the contraction of the first	and the second seco
		Harris Bank NA Creditor's Name			Last 4 digits of account number _	6 2 7 3	¢ 256.40
		First Street			When was the debt incurred?	03/22/2012	\$230.40
	Number	Street					
	Hinsda	ile	IL	60521	As of the data you file the status to	- Ot 1 # 0	
	City		State	ZIP Code	As of the date you file, the claim is	Check all that apply.	
		urred the debt? Check one.			Contingent Unliquidated		
	Debto				Disputed		
		r 2 only r 1 and Debtor 2 only			,		
		st one of the debtors and another			Type of NONPRIORITY unsecure	ed claim:	
		k if this claim is for a commu			Student loans		
		im subject to offset?	ary debi		Obligations arising out of a separati that you did not report as priority da	on agreement or divorce	
	No No	an souject to onset?			Debts to pension or profit-sharing p	lans, and other similar debts	
	7 700				Other, Specify Closed Check	ing Account	*

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Deb	tor 1	Michelle First Name	Ly Middle Name	/nn Last I	Calliger	Case number (if known)		
Pa	rt 2:				Claims — Contin	uation Page		
Afte	er listin	g any entries	on this page, r	number t	hem beginning with	4.4, followed by 4.5, and so forth.	7	Total claim
4.4		e Bank				Last 4 digits of account number 6 8 6 5	\$	217.50
	-	ity Creditor's Name				When was the debt incurred? 07/07/2011	Ψ_	
	Number Wilmi	Street ington		DE	19850	As of the date you file, the claim is: Check all that apply.		
		curred the del	bt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed		
	Debrar Debrar At le		ebtors and anothe		ı	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Closed Checking Account		
		go Tribune				Last 4 digits of account number 4 5 4 2	\$	34.18
	435 N	Michigan A	ve			When was the debt incurred? 03/11/2010		
	Number Chicag	Street go		IL	60611	As of the date you file, the claim is: Check all that apply.		
	Who inc		1? Check one.	State	ZIP Code	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim:		
! !	At lea		btors and another			 ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Newspaper Delivery 		
4.4	Comca	:cf		erroris or over or our or our or our or	Materials and amore an amore property and an activities and an activities and an activities and activities and	Last 4 digits of account number 2 2 0 0	\$	282.08
Ã	Vonpriority	Creditor's Name				When was the debt incurred? 06/26/2009		
7	lumber	Street			40000	As of the date you file, the claim is: Check all that apply.		
	ity	astern		PA State	19398 ZIP Code	☐ Contingent		
	Debtor Debtor Debtor	r 2 only 1 and Debtor 2				Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations origins and of a constant o		
is		cif this claim i	s for a commun	ity debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Utility 		

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btor 1	Michelle First Name Middle	Lynn Narne Last Nar	Calliger	Case number (if known)	······································
art 2:	Your NONPRIOR	ITY Unsecured C	laims — Continua	ation Page	
ter listi	ng any entries on thi	is page, number the	em beginning with	i.4, followed by 4.5, and so forth.	Total clai
	nmonwealth Edisc	on		Last 4 digits of account number 9 0 2 2	<u>\$</u> 217
3 Lii	ncoln Center			When was the debt incurred? 03/25/2013	
Numbe Oak	or Street Strook Terrace	IL	60181	As of the date you file, the claim is: Check all that apply.	
	incurred the debt? Che	State eck one.	ZIP Code	☐ Contingent ☐ Unliquidated ☐ Disputed	
D De	ebtor 2 only			Type of NONPRIORITY unsecured claim:	
☐ At	ebtor 1 and Debtor 2 only least one of the debtors a heck if this claim is for	and another		 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	claim subject to offse			Debts to pension or profit-sharing plans, and other similar debts Other. Specify Utility	
	ntry Financial			Last 4 digits of account number 1 1 8 9	s <u>34.</u>
-	rity Creditor's Name N Towanda Ave			When was the debt incurred? 07/27/2012	
Number	Street mington	lL	61701	As of the date you file, the claim is: Check all that apply.	
Cíty		State	ZIP Code	Contingent	
Who ii	ncurred the debt? Che	ck one.		Unliquidated Disputed	
	btor 1 only			•	
	btor 2 only btor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	east one of the debtors a	nd another		Student loans	
☐ Che	eck if this claim is for	a community debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	claim subject to offset	_		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Insurance	
No Yes	•			Oller. Specify "Hodrarioo	
	se Eves and Asso	ociates		Last 4 digits of account number 0 0 0 0	ş 265.0
135 G	Greenleaf St.			When was the debt incurred? 08/16/2011	
Number Gurne	Street 36	IL	60031	As of the date you file, the claim is: Check all that apply.	
City		State	ZIP Code	☐ Contingent	
Who in	curred the debt? Chec	k one.		☐ Unliquidated ☐ Disputed	
	tor 1 only			■ Disputed	
_	tor 2 only			Type of NONPRIORITY unsecured claim:	
	tor 1 and Debtor 2 only east one of the debtors an	ud another		Student loans	
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	ck if this claim is for a	-		Debts to pension or profit-sharing plans, and other similar debts	
	laim subject to offset?	?		Other Specify Counciling Services	
No Yes					

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Michelle Calliger Debtor 1 Case number (if known). First Name Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim 4.10 Last 4 digits of account number 5 0 6 4 DIRECTV 552.60 Nonpriority Creditor's Name 03/25/2013 When was the debt incurred? PO Box 78626 Number As of the date you file, the claim is: Check all that apply. Phoenix AZ. 85062 City State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify Utility **M** No **Q** Yes 4.11 Last 4 digits of account number 6 7 0 0 Capital One \$ 3,479.21 Nonpriority Creditor's Name When was the debt incurred? 06/15/2011 1680 Capital One Drive Number As of the date you file, the claim is: Check all that apply. McLean VA 22102 State ZIP Code Contingent ☐ Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that ☐ Check if this claim is for a community debt you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify Revolving Credit Card O No Yes 4.6 165.18 Last 4 digits of account number 4 0 1 5 Fifth Third Bank Nonpriority Creditor's Name 02/21/2013 When was the debt incurred? 38 Fountain Square Plaza Number Street As of the date you file, the claim is: Check all that apply. Cincinnatti OH 45263 City State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? ☑ Other, Specify Closed Bank Account Z No

☐ Yes

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btor 1	Michelle First Name Middle Na	Lynn me Lasi N	Calliger	Case number (# known)	
art 2:	Your NONPRIORIT			ition Page	
ter listir	ng any entries on this :	oaαe. number ti	nem beginning with 4	.4, followed by 4.5, and so forth.	
,	,,		with boginning with	, followed by 4.5, and So form.	Total o
	Premier Bank		······································	Last 4 digits of account number 2 1 5 9	_{\$48}
	Box 5524			When was the debt incurred? 06/28/2012	
Numbe Siou	r Street	SD	57117	As of the date you file, the claim is: Check all that apply.	
City Who i	ncurred the debt? Check	State	ZIP Code	Contingent Unliquidated	
☑ De	ebtor 1 only			☐ Disputed	
D De	ebtor 2 only ebtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	least one of the debtors and neck if this claim is for a			 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	claim subject to offset?	community debi		Debts to pension or profit-sharing plans, and other similar debts Other. Specify Revolving Credit Card	
Yes					
	Битова швановуницијана је научени обобо из биовин Догуна југуралуски ученија, на	antina di perte garante i manta per			
	C Bank Nevada, N./	٩.		Last 4 digits of account number 0 1 2 1	\$ <u>1,90</u>
	Walden Ave			When was the debt incurred? 06/08/2018	
Number Depe	Street W	NY	14043	As of the date you file, the claim is: Check all that apply.	
City		State	ZIP Code	Contingent	
	curred the debt? Check of	one.		Unliquidated Disputed	
	etor 1 only etor 2 only			Tune of MOMPHODITY	
	tor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim: Student loans	
At le	east one of the debtors and	another		 Student loans Obligations arising out of a separation agreement or divorce that 	
☐ Che	ck if this claim is for a c	ommunity debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
is the c	laim subject to offset?			Other. Specify Revolving Credit Card	
Yes					
Lake I	Forest Hospital	kanan da abawa masa kana ka ka ka aya ya y	e e e e e e e e e e e e e e e e e e e	Last 4 digits of account number 9 4 0 0	s66
Nonpriorit	y Creditor's Name /estmoreland Road			When was the debt incurred? 02/21/2013	
Number	Street Forest	IL.	60045	As of the date you file, the claim is: Check all that apply.	
City		State	ZIP Code	☐ Contingent	
Who inc	curred the debt? Check or	ne.		Unliquidated	
Debte				Disputed	
Debte				Type of NONPRIORITY unsecured claim:	
Debte	or 1 and Debtor 2 only				
At lea	ast one of the debtors and a	nother		 Student loans Obligations arising out of a separation agreement or divorce that 	
☐ Chec	ck if this claim is for a co	mmunity debt		you did not report as priority claims	
	aim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical bill	
M No				- Oaler, Specify Information with	
Yes					

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Debtor	1 Michelle First Name Middle Name	Lynn Last N	Calliger	Case number (# known)	
Part				ation Page	
After	listing any entries on this page	, number ti	nem beginning with	4.4, followed by 4.5, and so forth.	Total claim
	_akes Region Sanitary Dist	rict		Last 4 digits of account number 0 0 9 0	s 265.96
2	lonpriority Creditor's Name 25700 West Old Grand Ave	nue		When was the debt incurred? 02/01/2013	4
1	lumber Street ngleside	IL	60041	As of the date you file, the claim is: Check all that apply.	
W	Who incurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
5	At least one of the debtors and anot Check if this claim is for a comi		·	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
ls K	the claim subject to offset? ¶ No ┃ Yes	·		Debts to pension or profit-sharing plans, and other similar debts Other. Specify Utility	
H.(1)	IcHenry County Orthopaed	ics SC		Last 4 digits of account number 5 1 0 7	\$ <u>525.00</u>
42	20 N Route 31			When was the debt incurred? 04/10/2015	
	rystal Lake	<u>IL</u>	60012	As of the date you file, the claim is: Check all that apply.	
W	ho incurred the debt? Check one. Debtor 1 only	State	ZIP Code	Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth			Type of NONPRIORITY unsecured claim: Student loans	
ls 1	Check if this claim is for a commenter claim subject to offset? No Yes			Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical bill	
1.18	.S Loan Store			Last 4 digits of account number	\$_1,500.00
81	priority Creditor's Name O Front Street #D			When was the debt incurred? 09/01/2013	
Num Mc City	Henry	IL State	60050 ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent	
	o incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			☐ Unliquidated☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans	
	At least one of the debtors and anothe Check if this claim is for a commune the claim subject to offset?			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 	
	No			■ Other, Specify Payday Ioan	

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Debtor 1	Michelle	Lynn de Name Last No	Calliger	Case number (#known)	
Part 2:			Claims — Continu	ation Page	
After listi	ng any entries on ti	his page, number th	em beginning with	4.4, followed by 4.5, and so forth.	Total claim
1.19 <u>Nor</u>	thshore Laborato	ory Services		Last 4 digits of account number 0 A A B	s 265.9
985	ority Creditor's Name 1 Eagle Way			When was the debt incurred? 11/01/2011	Ψ
Number Chic	or Street Cago	ſL	60678	As of the date you file, the claim is: Check all that apply.	
Who	incurred the debt? C	State heck one.	ZIP Code	☐ Contingent ☐ Unliquidated ☐ Disputed	
De De De At	claim subject to offs	and another or a community debt		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical bill	
	sworld Systems			Last 4 digits of account number 0 A A A	s <u>31.00</u>
9851	rity Creditor's Name Eagle Way			When was the debt incurred? 11/01/2011	
Number Chica		IL.	60678	As of the date you file, the claim is: Check all that apply.	
Del Det	ncurred the debt? Ch ofor 1 only ofor 2 only ofor 1 and Debtor 2 only east one of the debtors.		ZIP Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
☐ Che	eck if this claim is for claim subject to offse	r a community debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical bill 	
North	west Community	Hospital		Last 4 digits of account number 5 1 9 7	<u>\$ 186.42</u>
2570	9 Network Place			When was the debt incurred? 10/01/2012	
Number Chica	Street go	!L	60673	As of the date you file, the claim is: Check all that apply.	
Debt Debt At lea	curred the debt? Che for 1 only for 2 only for 1 and Debtor 2 only fast one of the debtors a	nd another	ZJP Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that	
	ck if this claim is for aim subject to offset	- · · · · · · · · · · · · · · · · · · ·		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical bill	

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Debto		LYNN iddle Name	Call Last Ner	iger	Case number (# known)	
Part					nuation Page	
After	listing any entries on	this page, กบ	mber the	om beginning w	ith 4.4, followed by 4.5, and so forth.	Total claim
4.33						
السا	Northwest Commin	ty Hospital			Last 4 digits of account number 1 2 9 8	s 1,326.00
	Nonpriority Creditor's Name 25709 Eagle Way				When was the debt incurred? 02/06/2012	*
Ĩ	Number Street					-
	Chicago		IL	60673	As of the date you file, the claim is: Check all that apply.	••
(City		State	ZIP Code	Contingent	
١	Who incurred the debt?	Check one.			Unliquidated	
	Debtor 1 only				☐ Disputed	
	Debtor 2 only				Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 o				☐ Student loans	
L	At least one of the debto	rs and another			Obligations arising out of a separation agreement or divorce that	
	Check if this claim is	for a commun	nity debt		you did not report as priority claims	
į:	s the claim subject to of	fset?			Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Bill	
	No .				Other, Specify Medical Bill	
	2 Yes					
	nt _e ma ja nind _{as} mangaga nt ajdasaka sadamatangan ant an					
4.33			t atariinada taarii ja ataasa ta järti, tja atjaanajaa			er en
<u> </u>	Iorthwestern Lake I	Forest Hosp	oital	VI.VI.	Last 4 digits of account number 0 6 4 4	\$23.94
	60 North Westmore	eland Rd			When was the debt incurred? 08/25/2010	
	umber Street ake Forest		1L	60045	As of the date you file, the claim is: Check all that apply.	
Ci			State	60045 ZIP Code		
	•		Cuito	Eli Gode	☐ Contingent ☐ Unliquidated	
	ho incurred the debt? O	heck one.			Disputed	
	Debtor 1 only					
	Debtor 2 only				Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 on				Student loans	
	At least one of the debtors				Obligations arising out of a separation agreement or divorce that	
	Check if this claim is fo	or a communi	ty debt		you did not report as priority claims	
ls	the claim subject to offs	set?			☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Medical Bill	
	No				Secary Woodsoar Dill	
	Yes					
124	endematikansk bleved eiler kort en speker en melmende konsidere de mart pelesjonismet folkspekere.					1991 to exercise have more retribute, to that have recommenze exercise.
	Ibliahara Claarina L	Javaa			Last 4 digits of account number 0 2 1 0	\$20.45
	Ublishers Clearing F	nouse			- Last 4 digits of account number 0 2 1 0	
	1 Winners Circle				When was the debt incurred? 09/22/2008	
Nur	nber Street	····	77		As of the data was fill the data to a	
City	ort Washington		۷Y	11050	As of the date you file, the claim is: Check all that apply.	
Ony		51	tate	ZIP Code	Contingent	
W	no incurred the debt? Ch	eck one.			Unliquidated Disputed	
	Debtor 1 only				Lisputeu	
	Debtor 2 only				Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only				☐ Student loans	
	At least one of the debtors				Obligations arising out of a separation agreement or divorce that	
	Check if this claim is fo	r a community	y debt		you did not report as priority claims	
is t	he claim subject to offse	et?			Debts to pension or profit-sharing plans, and other similar debts Other. Specify PCH Magazine	
Ø	· ·				other. Specify F OFF Wagaziffe	

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btor 1	Michelle First Name	Lym Calliger Middle Name Last Name		J	Case number (if known)		
art 2:	Your NONPRI	ORITY Unse	cured (Claims — Conti	nuation Page		
7	g any entries or	ı this page, nu	mber th	em beginning w	ith 4.4, followed by 4.5, and so forth.	Total claim	
Santa	ander ty Creditor's Name				Last 4 digits of account number 1 0 0 0	_{\$} 7,989.4	
PO B	ox 562088 S	uite 900 Nor	th		When was the debt incurred? 12/20/2006		
Number Dallas	Street		TX	75247	As of the date you file, the claim is: Check all that apply.		
City Who in	curred the debt	? Check one.	State	ZIP Code	Contingent Unliquidated Disputed		
Debi	tor 2 only for 2 only for 1 and Debtor 2 ast one of the deb ck if this claim is	tors and another	iity debt		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	laim subject to c				Debts to pension or profit-sharing plans, and other similar debts Other. Specify Balance of auto loan repo		
Santa	nder				Last 4 digits of account number 1 0 0 0	\$ 5,966.3	
PO Bo	x 562088 Su	ite 900 Norti	h		When was the debt incurred? 08/25/2016		
Number Dallas	Street		TX		As of the date you file, the claim is: Check all that apply.		
City			State	ZIP Code	Contingent		
Who inc	urred the debt?	Check one.			Unliquidated Disputed		
Debto	or 2 only				Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only At least one of the debtors and another					 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
	k if this claim is aim subject to of		ty debt		Debts to pension or profit-sharing plans, and other similar debts Other. Specify Balance of auto loan repo		
	Dermatology	/ Associates	Marining and asserting and a confusion of great great		Last 4 digits of account number 8 9 1 0	\$ 92.30	
	Creditor's Name uth Milwauke Street	e Ave Suite	224		When was the debt incurred? 02/25/2010		
Liberty			Ļ	60048	As of the date you file, the claim is: Check all that apply.		
	rred the debt? (ate	ZIP Code	Contingent Unliquidated Disputed		
Debtor					• ***		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another					Type of NONPRIORITY unsecured claim: Student loans		
Check	if this claim is f	or a community	y debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
is the clai ☑ No ☑ Yes	m subject to off	set?			Other, Specify Medical Bill		

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ebtor 1 Michelle L. First Name Middle Na		lliger ame	Case number (# known)		
art 2: Your NONPRIORIT	Y Unsecured	Claims — Conti	inuation Page		
fter listing any entries on this	page, number th	nem beginning w	ith 4.4, followed by 4.5, and so forth.	Total clair	
US Department of Educ	ation		Last 4 digits of account number 7 9 4 9	_{\$} 12,035.	
400 Maryland Ave SW I	Room 6E353		When was the debt incurred? 10/16/2009		
Number Street Washington City	D.C.	20202	As of the date you file, the claim is: Check all that apply.		
Who incurred the debt? Check	State	ZIP Code	Contingent Unliquidated Disputed		
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
At least one of the debtors and Check if this claim is for a			 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
Is the claim subject to offset? No Yes	, , , , , , , , , , , , , , , , , , ,		Debts to pension or profit-sharing plans, and other similar debts Other. Specify		
Village of Island Lake-Cl	ub Program		Last 4 digits of account number <u>C A L L</u>	s 473.3	
Nonpriority Creditor's Name 3720 Greenleaf Ave		3700 to 100 m 100	When was the debt incurred? 08/25/2016	T	
Number Street Island Lake	iL.	60042	As of the date you file, the claim is: Check all that apply.		
City	State	ZIP Code	☐ Contingent		
Who incurred the debt? Check of	one.		☐ Unliquidated		
Debtor 1 only			☐ Disputed		
Debtor 2 only			Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only At least one of the debtors and a			☐ Student loans		
Check if this claim is for a c			Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts Other. Specify Child Care		
Yes	and the state of t	ma and an in a fine of an agreement and a fine and a green and		in the section of the	
Village of Volo Nonpriority Creditor's Name			Last 4 digits of account number 9 0 0	\$ 1,260.1	
500 S Fish Lake Rd			When was the debt incurred? 12/01/2012		
Volo City	IL State	60073	As of the date you file, the claim is: Check all that apply.		
•		ZIP Code	Contingent Unliquidated		
Who incurred the debt? Check or	ie.		Disputed		
Debtor 1 only			·		
Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
At least one of the debtors and ar	nother		Student loans		
			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
Check if this claim is for a co	mmunity debt		Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offset?			Other. Specify Utilities		
☑ No ☑ Yes					

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Debto	First Name Middle Name		alliger Name	Case number (# known)	·
Part	t 2: Your NONPRIORITY U	nsecured	Claims — Conti	nuation Page	
Afte	r listing any entries on this page	, number t	hem beginning wi	th 4.4, followed by 4.5, and so forth.	Total claim
4.31	Wauconda Community Sch	ool Dist.	#118	Last 4 digits of account number 8 1 5 1	\$ <u>300.00</u>
	264 Jaime Lane			When was the debt incurred? 08/12/2013	
	Wauconda City	IL	60084	As of the date you file, the claim is: Check all that apply.	
1	Who incurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed	
1	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only At least one of the debtors and anot			Student loansObligations arising out of a separation agreement or divorce that	:
i:	☐ Check if this claim is for a com s the claim subject to offset? ☑ No ☑ Yes	munity debi	ı	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Bus Service	
/32/ V	Vauconda Community Scho	ool Dist. #	118	Last 4 digits of account number 8 9 6 3	\$ <u>400.00</u>
2	264 Jaime Lane		****	When was the debt incurred? 08/12/2013	
	Vauconda	IL	60084	As of the date you file, the claim is: Check all that apply.	
W	/ho incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	State	ZIP Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
is Q Q	Check if this claim is for a comm the claim subject to offset? No Yes	unity debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Bus Service 	:
33 W No.	/auconda Community Schoo	ol Dist. #1	18	Last 4 digits of account number 8 3 4 6	\$450.00
	55 N Main Street			When was the debt incurred? 08/15/2013	
	auconda	IL State	60084 ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent	
2	no incurred the debt? Check one. Debtor 1 only			Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	r		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement as diverse that	
is t	Check if this claim is for a commune the claim subject to offset?	ınity debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify School Fees 	
	No Yes				

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ebtor 1 Michelle First Name Middle		alliger I Name	Case number (if known)	
art 2: Your NONPRIOR	liTY Unsecured	l Claims — Cont	inuation Page	
fter listing any entries on th	is page, number	them beginning w	rith 4.4, followed by 4.5, and so forth.	Total cla
4				
Wauconda Communi Nonpriority Creditor's Name	ty School Dist.	#118	Last 4 digits of account number 8 9 6 3	\$ 300
555 N Main Street			When was the debt incurred? 08/12/2013	
Number Street Wauconda	L	60004	As of the date you file, the claim is: Check all that apply.	
City	State	60084 ZIP Code		
		5000	Contingent Unliquidated	
Who incurred the debt? Ch	eck one.		Disputed	
Debtor 1 only				
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors:			☐ Student loans	
			Obligations arising out of a separation agreement or divorce that	
Check if this claim is for	r a community deb	ot	you did not report as priority claims	
Is the claim subject to offse	et?		Debts to pension or profit-sharing plans, and other similar debts	
☑ No			Other. Specify School Fees	
Yes				
эл нө[] [] Ардологич олооны Анибийн, Мийний Анубий Анубий (Анибийн Мийний Анибийн Анибийн А	and defend and a title a flow patter and a surfer undergrad personnelly of the primer also enteres	anna kanaliyya diga sasarini digana andan kanalan in gibi ya garayan isan sa sasa sa sasarin		et ante en este temperatur per antanatum p
Wauconda Community	y School Dist.	#118	Last 4 digits of account number 8 1 5 1	s280
Nonpriority Creditor's Name 555 N Main Street			When was the debt incurred? 08/12/2013	
Number Street				
Wauconda	fL.	60084	As of the date you file, the claim is; Check all that apply.	
City	State	ZIP Code	□ Contingent	
Who incurred the debt? Cher	ck one.		Unliquidated	
Debtor 1 only			☐ Disputed	
Debtor 2 only			Time of MONDRIANITY	
Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
At least one of the debtors ar	nd another		Student loans	
Charles States - 1-2			Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a	-		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify School Fees	
Is the claim subject to offset	7			
Ø No				
Yes				
t 12 martin tandi ad falashi gat minutan (i muni fa fi aying tahuna ta damiran (a sa ayi a tin amirata adum a	er en	arti artinati () e e e e e e e e e e e e e e e e e e		s 6,438.2
Resurgence Legal Grou	ир		Last 4 digits of account number 1 0 8 3	\$_0,430.
Nonpriority Creditor's Name			When was the debt incurred? 06/24/2015	
1161 Lake Cook Road, Number Street	Suite E		THE I WAS BIE DEBT (UCTILED)	
Deerfield	IL.	60015	As of the date you file, the claim is: Check all that apply.	
City	State	ZIP Code	_	
			☐ Contingent ☐ Unliquidated	
Who incurred the debt? Check	k one.		Disputed	
Debtor 1 only			— Disputed	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			Student loans	
At least one of the debtors and	d another		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a	community debt		you did not report as priority claims	
	•		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?			Other. Specify Balance auto loan repo	
□ No ☑ Yes				

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De	obtor 1 Michelle Lynn Calliger First Name Middle Name Last Name	Case number (# known)	
P	art 2: Your NONPRIORITY Unsecured Claims — Conti	inuation Page	
	fter listing any entries on this page, number them beginning w	ith 4.4, followed by 4.5, and so forth.	Total claim
4.3	Midland Funding LLC Nonpriority Creditor's Name	Last 4 digits of account number 3 5 2 1	_{\$} 1,320.78
	8875 Aero Drive, Suite 200	When was the debt incurred? 04/23/2010	
	Number Street San Diego CA 92123	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only	☐ Contingent ☑ Unliquidated ☐ Disputed	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No ☑ Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Judgement for credit card	
438	Juniper/Barclay's Bank	Last 4 digits of account number 5 8 6 6	s 1148-48
	Po Box 8801	When was the debt incurred? 11/12/12	
	Wilmington DE 19899	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No ☐ Yes	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Ledi'+ led 	. :
4.39	Columbus Bank and Trust Assire Card	Last 4 digits of account number 0 7 9 1	§ 1320.78
	1148 Broadway	When was the debt incurred? 6/10/10	
	Number Street Columbus GA 31901	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code Who incurred the debt? Check one.	Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obtigations arising out of a separation agreement or divorce that	
I	☐ Check if this claim is for a community debt is the claim subject to offset? ☐ No Ƴ Yes	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit</u> <u>Card</u>	

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Debtor 1	Michelle	Lynn	Calliger	Case number (if known)
	First Name	Middle Name	Last Name	Oddo Harribar (Financia)

Part 3: List Others to Be Notified About a Debt That You Already Listed

CBCS			sons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
250 E Broadwat St			Line 1.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	······		Part 2: Creditors with Nonpriority Unsecured Claim
FI 4			
Columbus	OH	43215	Last 4 digits of account number 3 4 5 2
City	State	ZIP Code	
Franklin Collection S	ervice, INC.		On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
PO Box 3910			Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
Tupelo	MS	38803	Last 4 digits of account number 6 1 8 9
ity	State	ZIP Code	Last 4 digits of account number 0 1 0 3
Transworld Systems			On which entry in Part 1 or Part 2 did you list the original creditor?
lame			
PO Box 17221			Line 4.3 of (Check one): Depart 1: Creditors with Priority Unsecured Claims
lumber Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
Vilmington	DE	19850	Last 4 digits of account number 6 2 7 3
ity	State	ZIP Code	Last 4 digits of account number
Merchants' Credit Gu	ide Co.		On which entry in Part 1 or Part 2 did you list the original creditor?
lame			
223 W Jackson Blvd			Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
Chicago	IL	60606	Look A dinition of account
ity	State	ZIP Code	Last 4 digits of account number 1 0 7 9
Credit Protection Asso	ociation L.P.		On which entry in Part 1 or Part 2 did you list the original creditor?
ame		***************************************	on which entry in Part 1 or Part 2 did you list the original creditor?
3355 Noel Rd			Line 4, 6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
umber Street		**************************************	Part 2: Creditors with Nonpriority Unsecured
			Claims Claims
allas	TX	75240	1-44.83
V	State	ZIP Gode	Last 4 digits of account number 0 6 3 2
ifni, Inc			On which entry in Part 1 or Part 2 did you list the original creditor?
ame			on only in rate , or rate 2 did you list the original creditor?
O Box 3517			Line 4.8 of (Check one): Deart 1: Creditors with Priority Unsecured Claims
ımber Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
loomington	IL	61702	5 5 0 4
service services a mention of the services of the services and the services and the services of the services o	State	ZIP Code	Last 4 digits of account number 5 5 0 1
BE Group			
me			On which entry in Part 1 or Part 2 did you list the original creditor?
O Box 2635			Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims
mber Street			Port 2: Constitution of the Constitution of th
			☑ Part 2: Creditors with Nonpriority Unsecured Claims
aterloo	IA	50704	
			Last 4 digits of account number 5 0 6 4

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5	Michelle	مسيرفو ا	Collins	
Debtor 1		LYAA Middle Name	Calliger	Case number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

Torres Credit Services,	INC		On which entry in Part 1 or Part 2 did you list the original creditor?		
Name 27 Fairview Street					
Number Street	·		Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
PO Box 189			Part 2: Creditors with Nonpriority Unsecured Claims		
Carlisle	PA	17015	Last 4 digits of account number 9 0 2 2		
City	State	ZIP Code	- The state of the		
ERSolutions, INC.			On which was to B. et al. B. et al.		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?		
10750 Hammerly Blvd			Line 4.4 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured		
#200		~~~~	Claims		
Houston	TX	77043	Last 4 digits of account number 0 8 7 6		
City	State	ZIP Code	Last 4 digits of account number 0 0 7 0		
ABM Allocated Business	Manage	ement LLC.	On which entry in Part 1 or Part 2 did you list the original creditor?		
Name	·				
PO Box893			Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured		
			Claims		
Mundelein City	IL	60060	Last 4 digits of account number 9 9 0 0		
	Stale	ZIP Code			
Allied Interstate LLC			On which entry in Part 1 or Part 2 did you list the original creditor?		
PO Box 4000			150 H 12 of 100 m 1 T2 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T		
lumber Street			Line 4.12 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
			Part 2: Creditors with Nonpriority Unsecured Claims		
Warrenton	VA	20100			
ity	State	20188 ZIP Code	Last 4 digits of account number 5 8 6 4		
First National Collection E	Ruroau I				
ame	oureau, r	110	On which entry in Part 1 or Part 2 did you list the original creditor?		
610 Walthmah Way			Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
umber Street			Part 2: Creditors with Nonpriority Unsecured		
			Claims Part 2: Creditors with Nonpriority Unsecured		
Sparks	NV	89434	0 0 7 7		
ity aktivationistaanaan jorganistaanaan kalendariin aanaan kalendarii jorganista ja j	State	ZIP Code	Last 4 digits of account number 8 0 5 7		
Asset Acceptence, LLC			On which entry in Part 1 or Part 2 did you list the original creditor?		
ame					
PO Box 1630			Line 4.38 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims		
umber Street			Part 2: Creditors with Nonpriority Unsecured		
			Claims		
Varren	MI	48090	Last 4 digits of account number 5 8 6 6		
Start and traditional and active to the active trade and trade and trade are reported to the active trade to a	State	ZIP Code			
ependon Collection Serv	ice, Inc.		On which entry in Part 1 or Part 2 did you list the original creditor?		
O Box 4833					
mber Street			Line 4.17 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
			Part 2: Creditors with Nonpriority Unsecured		
akbrook	11	60500	Claims		
V	IL	60522	Last 4 digits of account number 9 0 7 3		

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Debtor 1	Michelle	LYnn	Calliger	0
	First Name	Middle Name	Lacitions	Case number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

MiraMed Revenue Grou						ot fill out or submit this p	age.
Name	P, LLO		On which entry in Part 1 or P	art 2 did ye	ou list	the original creditor?	
991 Oak Creek Drive			Line 4.22 of (Check one):	D Part 1: C	redito	re with Drigrity I becomed	Clains
Number Street						rs with Phonty Onsecured in with Nonpriority Unsecu	
							iod Claim
Lombard	IL	60148	Last 4 digits of account number	ber_ <u>1</u> _2	9	8	
City	State	ZIP Code					
Penn Credit Corporation			On which entry in Part 1 or Pa	art 2 did yo	u list	the original creditor?	
PO Box 988							
Number Street			Line 4.24 of (Check one):				
			Claims	Part 2: C	editor	s with Nonpriority Unsecur	red
Harrisburg	PA	17108					
City	State	ZIP Code	Last 4 digits of account numb	ber_ <u>0_2</u>		0	8
FFCC-Columbus, Inc	ter i garri anti anni di arring a tra araning par _{ang a}	nining selection and a selection for Extremological specification for an expension and personal selection for t	On which entry in Part 1 or Pa	art 2 did yo	u list	the original creditor?	e e Corre d'escriment de la companya de la company
PO Box 20790							
Number Street	····		Line 4.27 of (Check one):	Part 1: Cr	editor	s with Priority Unsecured C	Claims
			Claims	Part 2: Cr	editors	s with Nonpriority Unsecure	ed
Columbus	ОН	43220					
City	State	ZIP Code	Last 4 digits of account numb	per <u>8 9</u>		0	
Blatt, Hasenmiller, Leibsk	er & Mo	ore. Inc.	On which entry in Part 1 or Pa	uni O aliai	. Iind 1		
Name							
125 South Wacker Drive			Line 4.37 of (Check one): □	Part 1: Cre	ditors	with Priority Unsecured C	laims
Number Street						with Nonpriority Unsecure	
Suite 400			Claims				
Chicago iy	IL State	60606 ZIP Code	Last 4 digits of account number	er 3 5	2	1	
A comment							•
Freedman Anselmo Lindb	erg LLC		On which entry in Part 1 or Par	rt 2 did you	list t	he original creditor?	
PO Box 3228			in Miller on a con-				
umber Street			Line 1 of (Check one):				
			Claims 🛍	Part 2: Cre	ditors	with Nonpriority Unsecure	đ
Naperville	IL	60566		2 0	^	•	
ity	State	ZIP Code	Last 4 digits of account numbe	er_ <u>3_8</u>		2	ţ.
JS Bank, N.A.			On which entry in Part 1 or Par	rt 2 did vou	list ti	ne original creditor?	obersel rateramy systems po
ame							
O Box 30869 PD-OR-C2	GN		Line 4 (1 of (Check one):				
Attn: Regulatory Research	Dept.		Claims	Part 2: Cred	litors	with Nonpriority Unsecured	d
Portland	OR	07204					
ty	State	97294 ZIP Code	Last 4 digits of account number	r <u>3</u> <u>8</u> _	2 _	2	
ame			On which entry in Part 1 or Part	t 2 did you	list th	e original creditor?	
			Line of (Check one): 🔲 F	Part 1: Oran	itoro -	with Dringiby Hannauser Cl	
mber Street						with Phonity Unsecured Cla with Nonpriority Unsecured	

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Debtor 1 Michelle Lynn Calliger
First Name Middle Name Last Name

Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim	
Total claims	6	a. Domestic support obligations	6a.	· \$	
from Part 1	61	Taxes and certain other debts you owe the government	6b.	· \$	
	60	c. Claims for death or personal injury while you were intoxicated	6c.	\$	· · · · · · · · · · · · · · · · · · ·
	60	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	
	6e	. Total. Add lines 6a through 6d.	6e.	\$	
				Total claim	
otal claims	6f.	Student loans	6f.	\$	12,035.34
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ \$	40,080.81
	6j. "	Fotal. Add lines 6f through 6i.	6 j.	\$	52,116.16

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Fill in this information to	o identify the case:		
Debtor nameMiCho	elle Lynn Calliger		
	44	11	
1	urt for the: NOTHORN District of 1	(L)	
Case number (If known):	Chapter		
4			
			Check if this is an
Official Form 20	6G	ě	amended filing
	Executory Contracts an	nd Unexnired Leases	Antan
			12/15
Do do comprete and accura	ate as possible. If more space is needed, copy	and attach the additional page, numbering the entries	consecutively.
	any executory contracts or unexpired leases?		
No. Check this box a	and file this form with the court with the debtor's o	other schedules. There is nothing else to report on this form	n,
Form 206A/B).	information below even if the contracts or leases	are listed on Schedule A/B: Assets - Real and Personal P	roperty (Official
2. List all contracts and u	nexpired leases	State the name and mailing address for all other	r parties with
		whom the debtor has an executory contract or	unexpired lease
State what the contract		Colleen Burke	
2.1 lease is for and the na of the debtor's interes		10 Margate	
State the term remain	ing June 1st 2016	Lake Zurich, 1L 60047	
List the contract number			
any government con			
04-4		·	
State what the contract 2.2 lease is for and the na	ature		A11-1
of the debtor's interes	st		
State the term remaini	ing		
List the contract numb any government cont		****	
State what the contract 2.3 lease is for and the nat			
2.3 lease is for and the nat of the debtor's interest			
State the term remainir	na		
List the contract numb			
any government cont	tract		
State what the contract	t or		
lease is for and the nat of the debtor's interest	ture		
or the deptor 5 litterest			
State the term remaining			
List the contract number any government contract	* *	***	
en menteralisministra de la companya			
State what the contract 2.5 lease is for and the nati			
of the debtor's interest			
State the term remaining	g		
List the contract numbe	· · · · · · · · · · · · · · · · · · ·		
any government contr	ract -	_	

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Fill in this i	nformation to ide	ntify your case:			
Debtor 1	Michelle	Lynn	Calliger		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing		Middle Name	Last Name		
_		the: Northern District of Illino	ois		
Case number (If known)	***************************************				C) Obsals Kinis is
					☐ Check if this is a amended filing
Official F	orm 106H				
ched	ule H: Yo	ur Codebtors	;		12/15
I. Do you have a large number of the large num	e last 8 years, has california, Idaho, Lo to line 3. Did your spouse, for sealing the which communication in which communication in which communication is a sealing that is a sealing to the sealing that is a sealing to the sealing that is a seali	er every question. s? (If you are filing a joint can be you lived in a community outsiana, Nevada, New Mexamer spouse, or legal equiv	ase, do not list e ity property sta ico, Puerto Rico alent live with yo	age to this position in the response and the content of the conten	(Community property states and territories include shington, and Wisconsin.)
		er spouse, or regal equivalers			
NU	mber Street				
Cit	у	State		ZIP Code	
shown in Schedule Schedule	line 2 again as a d D (Official Form 1	codebtor only if that perso	on is a guaranto	or or cosigne	r if your spouse is filing with you. List the person or. Make sure you have listed the creditor on alle G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
Bryan	Calliger				
Name 33 Arc	adia				— ☐ Schedule D, line ✓ Schedule E/F, line 4.4, 4.16, 4.25, 4.26,
Number	Street			*****	Schedule G, line 4.36
Lake Z	<u>urich</u>	IL State	6	0047	
]		State		ZIP Code	
Name					Schedule D, line
Number	Street				Schedule E/F, line
Hantoer	38861				☐ Schedule G, line
City		State		ZIP Code	·
]					Schedule D, line
Name					Schedule E/F, line
Number	Street				

City

Street

ZIP Code

State

☐ Schedule G, line _

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Deptor 1	14110110
	First Nam

Case number (if known)

	Column 1: Your codebtor			Column 2: The creditor to whom you owe the	debt
3				Check all schedules that apply:	
L	Name		· · · · · · · · · · · · · · · · · · ·	Schedule D, line	
				☐ Schedule E/F, line	
	Number Street			Schedule G, line	
3	City	State	ZIP Code		
<u> </u>	Name			Schedule D, line	
				☐ Schedule E/F, line	
	Number Street			Schedule G, line	
	City	State	ZIP Code		
3	Name			Schedule D, line	
				Schedule E/F, line	
	Number Street			Schedule G, line	
	City	State	ZIP Code		
3	Name			Schedule D, line	
				☐ Schedule E/F, line	
	Number Street			Schedule G, line	
a]	City	State	ZIP Code	_	:
3	Name			Schedule D, line	
				Schedule E/F, line	
	Number Street	***************************************		☐ Schedule G, line	
3	City	State	ZIP Code	_	
3	Name	****		Schedule D, line	
				☐ Schedule E/F, line	
	Number Street			Schedule G, line	
[]	City	State	ZIP Code	nu.	
3	Name			Schedule D, line	
				☐ Schedule E/F, line	
	Number Street			☐ Schedule G, line	
3.	City	State	ZIP Code	_	
	Name		***	Schedule D, line	
				Schedule E/F, line	:
	Number Street			☐ Schedule G, line	
;	City	State	ZIP Code	-	:

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Fill in this	information to identi	fy your case:			NAM.	
Debtor 1	Michelle	Lynn	Calliger			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing	g) First Name	Middle Name	Last Name		_	
United States	Bankruptcy Court for the	: Northern District of Illinois	5	3		
Case number			- -		Check	if this is:
			·			amended filing
						upplement showing postpetition chapter of the following date:
	orm 106l	·······				/ DD / YYYY
Sched	dule I: Yo	ur Income				12/15
f you are sep separate she	parated and your spo	you are married and not to buse is not filing with you e top of any additional pa	Hing jointly, and j	your spe informat	ouse is living with	otor 2), both are equally responsible for h you, include information about your spou pouse. If more space is needed, attach a f known). Answer every question.
. Fill in you informatio	r employment on.		Debtor 1			Debtor 2 or non-filing spouse
attach a se	e more than one job, eparate page with n about additional	Employment status	Employed		ika dia menjahan kendulah dia menjadah dia menjadah dia menjadah dia menjadah dia menjadah dia menjadah dia me	Employed Not employed
Include par self-emplo	rt-time, seasonal, or yed work.		Office Mone			
	n may include student aker, if it applies.	Occupation	Office Mana	iger		
		Employer's name	Heather Dov	wnes M	ID PC	
		Employer's address	800 N West		nd Rd	-
			Suite 204			Number Street
			Lake Forest	I	L 60045	
			City	State	ZiP Code	City State ZIP Code
		How long employed the	re? 3.5 years	··-		3.5 years
Part 2: 0	Sive Details About	Monthly Income				
Estimate m	onthly income as of	the date you file this form	n. If you have noth	ning to re	port for any line, w	rite \$0 in the space. Include your non-filing
If you or you	ır non-filing spouse ha	ve more than one employe tach a separate sheet to th	er, combine the info	ormation	for all employers	for that person on the lines
				Vi-fuse	For Debtor 1	For Debtor 2 or non-filing spouse
deductions	Ily gross wages, sala). If not paid monthly, o	ry, and commissions (be calculate what the monthly	fore all payroll wage would be.	2.	\$_2,091.00	\$
Estimate a	nd list monthly over	time pay.		3. +	\$0.00	+ \$
Calculate g	gross income. Add lin	e 2 + line 3.		4.	\$ 2,091.00	\$

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Document Page 47 of 65 Michelle Debtor 1 Lynn Calliger Case number (if known) First Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here..... 2,091.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 307.66 5b. Mandatory contributions for retirement plans 0.00 5b. 5c. Voluntary contributions for retirement plans 5c. 0.00 5d. Required repayments of retirement fund loans 0.00 5d. 5e. Insurance 0.00 5e. 5f. Domestic support obligations 0.00 5f. 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h. 307.66 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 1,783.34 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business. profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a. 8b. Interest and dividends 0.00 8b. 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 1,791.00 settlement, and property settlement. 8c. 8d. Unemployment compensation 0.008d. 8e. Social Security 8e. 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 0.00 8f. 8g. Pension or retirement income 0.00 8g. 8h. Other monthly income. Specify: 8h. 0.009. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 1,791.00 10. Calculate monthly income. Add line 7 + line 9. 3,574.34 3,574.34 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.0011. 🛨 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies 3,574.34 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form?

M No.

Yes. Explain:

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Fill in this	information to identi	fy your case:					
Debtor 1	Michelle		ynn				
Debtor 2	First Name	Middle Name Lasi	st Name	Check i	f this is:		
(Spouse, if filin	g) First Name	Middle Name Last	it Name	An a		•	
United State	s Bankruptcy Court for the	: Northern District of Illinois		☐ ☐ A su	pplemei	nt showing pos s of the followin	tpetition chapter 13
Case numbe	r				DD / YY		g uale.
(If known)				MM /	א א שט	ΥΥ	
	Form 106J						
		ur Expenses					12/15
information.	ete and accurate as p If more space is need nswer every question	possible. If two married people ded, attach another sheet to thi n.	are filing is form. (together, both are equally On the top of any additiona	/ respon il pages,	sible for supply , write your nan	ring correct ne and case number
Part 1:	Describe Your Ho	usehold					
. Is this a jo	int case?						
☑ No. Go		separate household?					
	No	separate nousenoid;					
		le Official Form 106J-2, Expense	es for Sep	arate Household of Debtor 2	,		
	/e dependents?	□ No	*				
	Debtor 1 and	Yes. Fill out this information each dependent	on for D	ependent's relationship to ebtor 1 or Debtor 2	mint Saletonin	Dependent's age	Does dependent liv with you?
Do not state names.	the dependents'			Son	***********	14	☐ No ☑ Yes
			Ö	aughter		13	☐ No ☑ Yes
			S	on	Warter-	12	☐ No ☑ Yes
			-	- A TABLE			☐ No ☐ Yes
							☐ No
							☐ Yes
expenses o	enses include f people other than d your dependents?	☑ No ☐ Yes					
	a your dependents?						•
rt 2: Es	timate Your Ongoi	ng Monthly Expenses					
stimate your	expenses as of your	bankruptcy filing date unless y	you are u	sing this form as a supple	ment in	a Chapter 13 ca	se to report
penses as o plicable dat	f a date after the ban e.	kruptcy is filed. If this is a supp	plementa	I Schedule J, check the bo	x at the	top of the form	and fill in the
clude expen	ses paid for with non-	-cash government assistance i	if you kno	ow the value of			
		it on Schedule I: Your Income				Your expen	ses
The rental of any rent for	or home ownership earthe ground or lot.	xpenses for your residence. Inc	clude first	mortgage payments and	4.	\$	1,400.00
If not inclu-	ded in line 4:						
	state taxes				4a.	\$	0.00
	ty, homeowner's, or re				4 b.	\$	0.00
	maintenance, repair, a				4c.	\$	50.00
4d. Homed	wner's association or	condominium dues			4d.	\$	0.00

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Lynn

Case number (# known)_

			Your e	xpenses
5	5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
	5. Utilities:	-		
J	6a. Electricity, heat, natural gas	6a.	\$	230.00
	6b. Water, sewer, garbage collection	6b.	Ф	88.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ \$	
	6d. Other. Specify;	6d.	\$ \$	0.00
7.		7.	\$	800.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$ \$	100.00
10.	Personal care products and services	10.	\$	100.00
11.	Medical and dental expenses	11.	\$	20.00
12.	The state of the s			
	Do not include car payments.	12.	\$	200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	100.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	198.89
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other, Specify:	17c.	\$	0.00
	17d. Other, Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from		-	
	your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			•••
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	2.22
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Michelle First Name

Debtor 1

Lynn

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Debtor	· · · · · · · · · · · · · · · · · · ·	Lynn Middle Name Last Name	Lynn	Case number (if known)		
21. Ot	her. Specify:	Last Name		21.	+\$	0.00
22. Ca	culate your monthly	y expenses.				
	a. Add lines 4 through			22a.	\$	3,486.89
			f any, from Official Form 106J-2	22b.	\$	0.00
220	: Add line 22a and 22	b. The result is your monthly	y expenses.	22c.	\$	3,486.89
23. Calc	ulate your monthly i	net income.				
23a.	Copy line 12 (your o	combined monthly income) fi	rom Schedule I.	23a.	\$	3,574.34
23b.		expenses from line 22c abov		23 b.	-\$	3,486.89
23c.	Subtract your month The result is your me	nly expenses from your mont onthly net income.	thly income.	23c. <u>[</u>	\$	87.45

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.

Yes. Explain here:

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Debtor 1	Michelle	Lynn:	Calliger	
	First Name	Middle Name	Last Name	-
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case number (If known)	Bankruptcy Court for	the: Northern District of III	inois	
` ,				
				Check if t
				amended

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
Did you	ı pay or agree to pay someone who is NOT an at	torney to help you fill out bankruptcy forms?
☑ No		, , , , , , , , , , , , , , , , , , ,
Yes	. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and
		Signature (Official Form 119).
Under p	enalty of perjury, I declare that I have read the s y are true and correct.	ummary and schedules filed with this declaration and
× y	Nichell Cally x	
Signatur	re of Debtor 1	Signature of Debtor 2
Date 0	3/21/2016	Date MM / DD / YYYY

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Debtor 1	Michelle	Lynn	Calliger		
Debtor 2	First Name	Middle Name	Last Name		
	ng) First Name	Middle Name	Last Name		
nited State	s Bankruptcy Court fo	or the: Northern District of	of Illinois		
ase numbe	f	WWW.	WWW the filter was a server was		☐ Check if this is a
					amended filing
***************************************	Form 107	_			•
				viduals Filing for Bar	
as compl	ete and accurate If more space is	as possible. If two ma	rried people are fili	ng together, both are equally responsil rm. On the top of any additional pages	ple for supplying correct
mber (if k	nown). Answer ev	ery question.	nate sheet to this ic	rm. On the top of any additional pages	, write your name and case
art 1:	Give Details Ab	out Your Marital St	atus and Where	ou Lived Before	
What is	your current mari	tal status?			
☐ Marr	iod				
Not					
	he last 3 years, ha	ve you lived anywher	e other than where	you live now?	
🗹 No					
🗹 No		eve you lived anywhere			
☑ No ☐ Yes.					Dates Debtor 2 lived there
☑ No ☐ Yes.	List all of the place		years. Do not includ	e where you live now. Debtor 2:	lived there
☑ No ☐ Yes.	List all of the place		years. Do not includ	e where you live now.	
☑ No ☐ Yes.	List all of the place		years. Do not includ Dates Debtor 1 fived there From	e where you live now. Debtor 2:	lived there
☑ No ☐ Yes.	List all of the place		years. Do not includ Dates Debtor 1 lived there	e where you live now. Debtor 2: Same as Debtor 1	lived there
No Yes. Del	List all of the place btor 1: mber Street	es you lived in the last 3	years. Do not includ Dates Debtor 1 fived there From	e where you live now. Debtor 2: Same as Debtor 1	lived there Same as Debtor 1
☑ No ☐ Yes.	List all of the place btor 1: mber Street		years. Do not includ Dates Debtor 1 fived there From	e where you live now. Debtor 2: Same as Debtor 1	lived there Same as Debtor of the second se
No Yes. Del	List all of the place btor 1: mber Street	es you lived in the last 3	years. Do not includ Dates Debtor 1 fived there	e where you live now. Debtor 2: Same as Debtor 1 Number Street	Iived there Same as Debtor From To Code
No Yes. Del	List all of the place btor 1: mber Street	es you lived in the last 3	years. Do not includ Dates Debtor 1 fived there	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Zil	Iived there Same as Debtor From To
No Yes. Del	List all of the place btor 1: mber Street	es you lived in the last 3	years. Do not includ Dates Debtor 1 fived there From To	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Zii	Iived there Same as Debtor 1 From To Code
No Yes. Del	List all of the place btor 1: mber Street	es you lived in the last 3	years. Do not includ Dates Debtor 1 lived there From To From	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Zil	Iived there Same as Debtor of From To Code Same as Debtor 1 From
No Yes. Del	List all of the place btor 1: mber Street	es you lived in the last 3	years. Do not includ Dates Debtor 1 lived there From To From	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Zill Number Street	Iived there Same as Debtor of From To Code Same as Debtor 1 From
No Yes. Del	List all of the place btor 1: mber Street	State ZIP Code	years. Do not includ Dates Debtor 1 lived there From To From To To	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Zill Number Street	Iived there Same as Debtor From To Code Same as Debtor 1 From To To ZIP Code
No Yes. Del Nu City Within the states and	List all of the place btor 1: mber Street nber Street	State ZIP Code State ZIP Code	years. Do not includ Dates Debtor 1 lived there From To From To Douse or legal equit	e where you live now. Debtor 2: Same as Debtor 1 Number Street City State Zill Same as Debtor 1	Same as Debtor From To Code Same as Debtor 1 From To ZiP Code
No Pel	List all of the place btor 1: mber Street nber Street e last 8 years, did d territories include	State ZIP Code State ZIP Code State ZIP Code State ZIP Code	years. Do not includ Dates Debtor 1 fived there From To From To pouse or legal equive the consideration of the	Debtor 2: Same as Debtor 1 Number Street City State Zil Number Street City State Zil Number Street	Same as Debtor From To Code Same as Debtor 1 From To ZiP Code
No Yes. Del Nu City Within th states and	List all of the place btor 1: mber Street nber Street e last 8 years, did d territories include	State ZIP Code State ZIP Code	years. Do not includ Dates Debtor 1 fived there From To From To pouse or legal equive the consideration of the	Debtor 2: Same as Debtor 1 Number Street City State Zil Number Street City State Zil Number Street	Same as Debtor From To Code Same as Debtor 1 From Tro Tro ZIP Code

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Debtor		Calliger ast Name	Case nu	imber (# known)	
F If	id you have any income from employm ill in the total amount of income you receiv you are filing a joint case and you have in No Yes. Fill in the details.	ed from all jobs and all bus	inesses, including part-tii	me activities.	endar years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips□ Operating a business	\$5,242.29	Wages, commissions, bonuses, tips Operating a business	\$
	For last calendar year: (January 1 to December 31,2015 YYYY	Wages, commissions, bonuses, tips Operating a business	\$ 27,998.64	☐ Wages, commissions, bonuses, tips ☐ Operating a business	\$
	For the calendar year before that: (January 1 to December 31, 2014	Wages, commissions, bonuses, tips Operating a business	\$26,139.87	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
Inc un	d you receive any other income during clude income regardless of whether that in employment, and other public benefit pays mbling and lottery winnings. If you are filin	ncome is taxable. Examples ments; pensions; rental inco	of other income are alim me; interest; dividends; i	money collected from laws	uits; royalties; and
	it each source and the gross income from				dilder Debtor 1.
	No Yes. Fill in the details.				· ·
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:		5,373.00	***************************************	\$
					\$ \$
	For last calendar year: (January 1 to December 31,2015 YYYY	Child Support \$	21,492.00		\$ \$
	For the calendar year hofore that	Child Support	19 781 00		Ψ

(January 1 to December 31,2014)

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Michelle Debtor 1 Lynn Calliger Case number (if known) List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? Mo. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for ... payment ☐ Mortgage Creditor's Name Car Number Street ☐ Credit card Loan repayment ☐ Suppliers or vendors City State ZIP Code Other ☐ Mortgage Creditor's Name ☐ Car Number Street Credit card ☐ Loan repayment ☐ Suppliers or vendors Other State ZIP Code ☐ Mortgage Creditor's Name Car Car Number Street Credit card Loan repayment ☐ Suppliers or vendors Other__ City ZIP Code

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First Name	Middle Name	Last Name			`	
Insiders include your corporations of which	relatives; any gen nyou are an officer for a business you	eral partners; ; director, pers	relatives of any son in control, c	general partners; or owner of 20% or	partnerships of whi	who was an insider? ich you are a general partner; g securities; and any managing or domestic support obligations,
No No						
Yes. List all paym	nents to an insider.					
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				¢	t r	
Insider's Name				a	<u> </u>	
Number Street			-			
City	State	ZIP Code				
Insider's Name			***************************************	\$	_ \$	
Number Street		***************************************	<u></u>			
	······································					
City	State	ZIP Code				
an insider? Include payments on o Include payments on o Include payments on o Include payments			an insider. Dates of payment	Total amount paid		Reason for this payment Include creditor's name
Insider's Name			******	\$	\$	
inside. O (Valine						
Number Street						
City	State	ZIP Code				
				\$	\$	
Insider's Name				¥ 	Ψ	
Number						
Number Street						
City	State	ZIP Code				

8.

Debtor 1

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ebtor 1	Michelle First Name Middle	Lynn e Name Last Name	Calliger	Case number (#.	known)	
art			sions, and Foreclosure			
List	hin 1 year before you all such matters, includ contract disputes.	filed for bankruptcy, ding personal injury ca	were you a party in any la ses, small claims actions, di	wsuit, court action, or ac vorces, collection suits, pa	dministrative procee aternity actions, suppo	ding? ort or custody modifica
Ŋ	Yes. Fill in the details.					
			ature of the case	Court or agency		Status of the cas
	Case title Summons	Br	each of contract	McHenry Coun	ty Circiut Clerk	[]
	Case tide			Court Name		Pending
	4044			2200 N Semina	ry Ave	On appeal Concluded
	Case number 15SC1	083		Woodstock	IL 60098	Concluded
		,		******	State ZIP Code	 ,
	Case title					— Pending
				Court Name		On appeal
				Number Street		Concluded Concluded
	Case number					
				City	State ZIP Code	····
T	es. Fill in the information	on below.	Describe the property		Date	Value of the property
			, , , , , , , , , , , , , , , , , , ,		Date	vasue of the property
	Creditor's Name				***************************************	\$
	Number Street		Explain what happened	d		
			Property was rep			
			Property was for Property was gain			
	City	State ZIP Code		rnsned. ached, seized, or levied.		
			Describe the property		Date	Value of the propert
	Creditor's Name					\$
	Number Street		Explain what happened	I		
			Property was rep	ossessed.		
			Property was fore	eclosed.		
	City	State ZIP Code	Property was gard			
			Property was atta	ched, seized, or levied.		

Document Page 57 of 65 Michelle Calliger Lynn Debtor 1 Case number (if known) 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? ☑ No Yes. Fill in the details. Describe the action the creditor took Date action **Amount** was taken Creditor's Name Number Street State ZIP Code Last 4 digits of account number: XXXX-12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? **☑** No ☐ Yes **List Certain Gifts and Contributions** Part 5: 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift Number Street State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you ___

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Debtor 1	Michelle First Name M	Lynn Las	Calliger	Case number (if known)		
			Description and value of any pro	perty transferred	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		_			•
	Number Street		-			\$
			-			\$
	City	State ZIP Code	-			
	0.15	olate zn oode				
	Email or website address		_			
	Person Who Made the Pa	yment, if Not You				
pror Do r	mised to help you do not include any paym	eal with your credi ent or transfer that y	tcy, did you or anyone else actin tors or to make payments to you /ou listed on line 16.	r creditors?	siei any property t	o anyone who
			Description and value of any prop	erty transferred	transfer was	Amount of payme
	Person Who Was Paid				made	
	Number Street					\$
						\$
	City	State ZIP Code				
trans Inclu Do n	sferred in the ordinated both outright transfection of the control	ary course of your lefers and transfers no and transfers that you have	otcy, did you sell, trade, or other business or financial affairs? nade as security (such as the gran re already listed on this statement.			
			Description and value of property transferred	Describe any property o or debts paid in exchan		Date transfer was made
;	Person Who Received Tran	sfer			V	
	Number Street					***************************************
1						
	City	State ZIP Code				
	City Person's relationship to					
;	,	you				
į	Person's relationship to	you				
j	Person's relationship to Person Who Received Tran	you				

Case 16-80721 Doc 1 Filed 03/24/16 Entered 03/24/16 11:30:11 Document Page 60 of 65 Michelle Lynn Calliger Debtor 1 Case number (if known) First Name 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) M No Yes. Fill in the details. Description and value of the property transferred Date transfer was made Name of trust Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. M No ☐ Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred Name of Financial Institution ☐ Checking Savings Number Street Money market ☐ Brokerage State ZIP Code Other_ Checking XXXX-Name of Financial Institution ☐ Savings Number Street Money market ☐ Brokerage Other_ ZIP Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? M No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? □ No ☐ Yes Name of Financial Institution Name Number Street Number Street

City

ZIP Code

City

ZIP Code

State

Case 16-80721 Doc 1 Filed 03/24/16 Entered 03/24/16 11:30:11 Desc Main Page 61 of 65 Document Michelle Calliger .ynn Debtor 1 Case number (if known) First Name 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? ☑ No ☐ Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? ☐ No Name of Storage Facility Name ☐ Yes Number Street Number Street City State ZIP Code ZIP Code State Part 9: identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. U No Yes. Fill in the details. Where is the property? Describe the property Owner's Name Number Street Number Street ZIP Code City State ZIP Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Ø No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street

City

State ZIP Code

City

ZIP Code

State

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Debtor 1	Michelle First Name	Lynn Middle Name Las	Calliger	Case number (# known)	
	(a or (square	made rame. Las	i vento		
25. Hav	e you notified any	governmental unit o	of any release of hazardous mate	rial?	
Ø	No				
	Yes. Fill in the det	ails.			
			Governmental unit	Environmental law, if you know it	Date of notice
	***************************************			_	
	Name of site		Governmental unit		** /* === =============================
	Number Street		Number Street		
			City State ZIP Code		
			···,		
	City	State ZIP Code	•		
26 Have	a vou boon a nartu	in any indicial ar ac	lministrativo arabandina undor o	ny environmental law? Include settlements	and arders
		in any judiciai or ac	ministrative proceeding under a	ny environmentai law : include settlements	and orders.
Ø :					*
U,	Yes. Fill in the deta	ails.			· · · · · · · · · · · · · · · · · · ·
			Court or agency	Nature of the case	Status of the case
	Case title				
,	past tite		Court Name		Pending
					On appeal
-			Number Street		☐ Concluded
					
ī	Case number		City State ZIP Co	de	
			•		
Part 1	Give Detail	s About Your Bu	siness or Connections to Any	y Business	
27. With	in 4 vears before	ou filed for bankru	otcv. did vou own a business or h	nave any of the following connections to ar	v business?
				ctivity, either full-time or part-time	•
Į	A member of a	limited liability com	pany (LLC) or limited liability part	nership (LLP)	
	A partner in a p	•			÷
(An officer, direct	ctor, or managing ex	ecutive of a corporation		
Į	An owner of at	least 5% of the votir	g or equity securities of a corpor	ration	
W.	io None of the ch	ove applies. Go to P	art 49		
			in the details below for each bus	inace	
	cor oncor un trat	apply above and in	Describe the nature of the busines		umber
				Do not include Social Sec	
	Business Name				·
	**************************************			EIN:	
	Number Street		Name of accountant or bookkeeps	Pr Dates business existed	
			Marie Of accountant of bookeeps	pates business existen	
				From To _	
	City	State ZIP Code		110	
	Oily	State Eli Code	Describe the nature of the busines	s Employer Identification no	ımber
				Do not include Social Sec	
	Business Name				-
				EIN:	
	Number Street		Name of accountant or bookkeepe	T Dates business existed	
			and the second s	TOTAL TRAINING SUITER	

City

State

ZIP Code

From _

_ To _

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		viiddle Name			Case number (if known)
	First Name A	viddie Name	Last I	lame	
				Describe the nature of the business	Employer Identification number
					Do not include Social Security number or ITIN
	Business Name				
					EIN:
	Number Street			Name of accountant or backlesons	Datas kunimas asiatad
				Name of accountant or bookkeeper	Dates business existed
	······································				
					From To
	City	State	ZIP Code		:
ith	in 2 years before y	you filed	for bankrup	tcy, did you give a financial stateme	nt to anyone about your business? Include all financial
	tutions, creditors,				
			-		
N					
ΙY	es. Fill in the deta	ils below	٧.		
				Date issued	
	Name			MM / DD / YYYY	
	(adding			MIM / DD / YYYY	
	Number Street				
	City	State	ZIP Code		
	City	State	ZIP Code		
	City	State	ZIP Code		
	City	State	ZIP Code		
		State	ZIP Code		
12		State	ZIP Code		
12	: Sign Below			of Financial Affairs and any attachm	nents and I declare under negative of periusy that the
1P ha	Sign Below	ers on thi	s Statement		nents, and I declare under penalty of perjury that the cealing property, or obtaining money or property by fraud
12 ha	Sign Below ve read the answe wers are true and onnection with a b	ers on thi correct. bankrupte	s <i>Statement</i> I understand cy case can	i that making a false statement, cond	
hansin c	Sign Below ve read the answe	ers on thi correct. bankrupte	s <i>Statement</i> I understand cy case can	i that making a false statement, cond	cealing property, or obtaining money or property by fraud
12 ha	Sign Below ve read the answe wers are true and onnection with a b	ers on thi correct. bankrupte	s <i>Statement</i> I understand cy case can	i that making a false statement, cond	cealing property, or obtaining money or property by fraud
12 ha	ve read the answe wers are true and onnection with a b J.S.C. §§ 152, 1341	ers on thi correct. conkrupto 1, 1519, a	s Statement I understand cy case can ind 3571.	I that making a false statement, cond result in fines up to \$250,000, or imp	cealing property, or obtaining money or property by fraud
12 ha	Sign Below ve read the answe wers are true and onnection with a b	ers on thi correct. conkrupto 1, 1519, a	s Statement I understand cy case can ind 3571.	i that making a false statement, cond	cealing property, or obtaining money or property by fraud
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Fill in this in	formation to ide	ntify your case:		
Debtor 1	Michelle First Name	Lynn Middle Name	Calliger Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States f	Bankruptcy Court fo	or the: Northern District of Illinois		$oldsymbol{ol}}}}}}}}}}}}}}}}}}}}}$
Case number (If known)				
			 	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

For any analitors that you listed in Part 1 of Schodule D. Creditors Who Have Claims Secured by Property (Official Form 106D) fill in the

Part 1:

List Your Creditors Who Have Secured Claims

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Westlake Financial	☐ Surrender the property.	☑ No
iding.	Retain the property and redeem it.	☐ Yes
Description of 1999 Isuzu Rodeo property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
occurring debt.	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	☐ Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
occurring desic.	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	☐ Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
g	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□No
ame:	Retain the property and redeem it.	☐ Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
maning mani	Retain the property and [explain]:	

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Case 16-80721

Doc 1

Last Name

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Debtor 1

Michelle First Name Lynn

Calliger

Case number (If known)

Part 2:

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased operty:	☐ Yes
essor's name:	□ No
escription of leased operty:	☐ Yes
essor's name:	☐ No ☐ Yes
escription of leased operty:	☐ Yes
essor's name:	□ No
escription of leased operty:	☐ Yes
ssor's name:	□ No
escription of leased operty:	☐ Yes
3: Sign Below	
der penalty of perjury, I declare that I have indicated my intention about a sonal property that is subject to an unexpired lease.	iny property of my estate that secures a debt and any
Michiel Cally *	
gnature of Debtor 1 Signature of Debtor 2	
ate 03 12 1 30 1 6 Date MM / DD / YYYY	